Manitoba 93

1991 ANNUAL REPORT OF THE SUPERINTENDENT OF INSURANCE

BUSINESS OF 1990

92-01284/

Manitoba

Cooperative, Consumer and Corporate Affairs

Superintendent of Insurance

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October 28, 1991

1991 ANNUAL REPORT OF THE SUPERINTENDENT OF INSURANCE

CORRECTION

PAGE 49

The figures in the table are correct.
It is the Table Heading indicating 1989 that is incorrect.
The correct Table Heading should read:

LIFE INSURANCE - DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA - 1990

LIFE INSURANCE - DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA - 1989			
	INSURANCE CONTRACTS LESS REINSURANCE CEDED	ANNUITY CONTRACTS LESS REINSURANCE CEDED	
	INDIVIDUAL	INDIVIDUAL	GROUP
COMPANY	Annuity Payments $'000	Matured Endowments $'000	Disability Claims $'000
Aetna Life Insurance Co. of Canada	0	(6)	0
Federated Life Insurance Co. of Canada	2	0	0
Imperial Life Assurance Co. of Canada	0	0	1
NN Life Insurance Company of Canada	0	128	0
Seaboard Life Insurance Company	0	36	2
TOTALS	$2	$158	$3

**These figures are in addition to the figures shown on the following Life pages.*

EIGHTY-FIFTH

ANNUAL REPORT OF THE

SUPERINTENDENT OF INSURANCE

BUSINESS OF

1990

Published in Accordance with the Provisions of Section 20 of The Insurance Act

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PROVINCE OF MANITOBA

Department of Cooperative, Consumer and Corporate Affairs

To the
Minister of Consumer and Corporate Affairs
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the Eighty-Fifth Annual Report for the year ended December 31, 1990, respecting the various Insurance Companies, Fraternal and Mutual Benefit Societies licensed under The Insurance Act.

The number of insurance companies operating in the Province during the past license year was 321, made up of 26 provincially-incorporated companies, 5 reciprocal exchanges and 295 federally-registered companies.

At December 31, 1990, the 26 provincially-incorporated companies, licensed to do business under The Insurance Act, were classified as follows:

Fire and Miscellaneous (including Mutuals)	21
Life and Accident and Sickness	2
Fraternal and Mutual Benefit Societies	2
Hail	1
Total	26

Northern Union Insurance Company Limited, a Manitoba-incorporated company ceased doing business in 1983. The winding-up of this insolvent Manitoba insurer continued through 1990.

NEW PROVINCIALLY-INCORPORATED COMPANIES ADMITTED BY LICENCE IN 1990 TO WRITE THE BUSINESS NOTED:

Name	Class(es) of Insurance Licensed For
Gerling Global Life Insurance Company	Life, Accident and Sickness
Industrial-Alliance Life Insurance Company	Life, Accident and Sickness

At December 31, 1990, there were 295 Federally-registered companies licensed to do business under The Insurance Act, classified as follows:

Property	2
Property and Miscellaneous	131
Property, Miscellaneous and Life	2
Life Only	12
Life and Accident & Sickness	88
Miscellaneous	44
Fraternal & Mutual Benefit Societies	16
Total	295

In addition, in 1990, 12 Federally-registered companies held a Discontinuing Licence. This is a limited licence issued to an insurer that has discontinued undertaking or renewing insurance contracts in Manitoba, but continues to be liable under existing contracts.

NEW FEDERALLY-REGISTERED COMPANIES ADMITTED BY LICENCE IN 1990 TO WRITE THE BUSINESS NOTED:

Name	Class(es) of Insurance Licensed For
Aegon Insurance Company (U.K.) Limited	Property and Miscellaneous
Alpina Insurance Company Limited	Property, Miscellaneous and Automobile
Consolidated Life Assurance Company Limited	Life, Accident and Sickness
Marine Indemnity Insurance Company of America	Property, Miscellaneous and Marine
Prudential of America Life Insurance Company (Canada)	Life, Accident and Sickness
Skandia Insurance Company	Property, Miscellaneous and Automobile
Standard Life Assurance Company of Canada	Life
Transamerica Insurance Company	Property, Miscellaneous and Automobile
Western Assurance Company	Property, Hail, Miscellaneous and Automobile

FEDERALLY-REGISTERED COMPANIES WHICH CEASED DOING BUSINESS DURING 1990:

Advocate General Insurance Company of Canada	American Mutual Liability Insurance Company
Century Insurance Company of Canada	Charter National Life Insurance Company
Eaton Insurance Company	Phoenix Assurance Company of Canada

PROVINCIALLY-REGISTERED COMPANIES WHICH CEASED DOING BUSINESS DURING 1990:

None

FEDERALLY-REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 1990:

From	To
Bankers Life Company	Principal Mutual Life Insurance Company
Kansa General Insurance Company	Kansa General International Insurance Company Limited
North American Company for Property and Casualty Insurance	NAC Reinsurance Corporation
Orion Insurance Company Limited	Orion Insurance Company PLC
Phoenix Assurance Company Limited	Phoenix Assurance Public Limited Company

PROVINCIALLY-REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 1990

From	To
Laurentian Life Insurance Company Inc.	Laurentian Life & Health Insurance Corporation

FEDERALLY-REGISTERED COMPANIES WHICH AMALGAMATED DURING 1990:

Canadian General Insurance Company and USF&G Insurance Company of Canada Surviving company being:	Canadian General Insurance Company
Desjardins Mutual Life Assurance Company and Safeguard Life Assurance Company Surviving company being:	Desjardins Life Assurance Company Inc.
Pioneer Life Assurance Company and Sovereign Life Insurance Company Surviving company being:	Sovereign Life Insurance Company

DEPOSITS OF COMPANIES LICENSED IN MANITOBA, AS AT DECEMBER 31, 1990:

Name	Amount
Cooperants, Mutual Life Insurance Society, Montreal, PQ	$ 250,000.**
Desjardins Life Assurance Company Inc., Levis-Lauzon, PQ	100,000.**
Dome Insurance Corporation Ltd., Winnipeg, MB	67,125.
Hutterian Brethren Mutual Insurance Corporation, Winnipeg, MB	50,000.
Industrial-Alliance Life Insurance Company, Sillery, PQ	1,150,000.**
Kingsway General Insurance Company, Toronto, ON	500,000.
Laurentian General Insurance Company Inc., Montreal, PQ	500,000.**
Laurentian Life & Health Insurance Corporation, Quebec, PQ	1,000,000.**
Laurentian Life Inc., Quebec, PQ	1,000,000.**
Manitoba Mennonite Mutual Insurance Company, Steinbach, MB	70,000.
Mutual of Ottawa - Church Insurance, Ottawa, ON	50,000.**
Red River Valley Mutual Insurance Company, Altona, MB	265,000.
Total	$5,002,125.

**As the Province of Quebec does not enter into Reciprocal Deposit Agreements, these companies have placed a deposit with the Minister of Finance for Manitoba.

ADJUSTERS LICENCES

During the licence year, June 1/90 - May 31/91 there were 117 Insurance Adjusters' Licences issued, classified as follows:

Adjusters	85
Assistant Adjusters	7
Hail Adjusters	25
Total	117

AGENT LICENCES

During the licence year, June 1/90 - May 31/91 there were 4,650 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life)	1,403
Life	1,988
Accident and Baggage	133
Accident and Sickness	694
Automobile	25
Hail	404
Others	3
Total	4,650

INDIVIDUAL LOSS RATIOS FOR OTHER-THAN-LIFE CLASSES OF INSURANCE:
(Direct Premiums Written to Losses Incurred - Including Adjustment Expenses)

	1987	1988	1989	1990
Accident and Sickness	78.43%	106.32%	74.84%	81.48%
Aircraft	103.29	46.58	114.92	147.44
Automobile	117.94	85.57	94.54	97.21
Boiler and Machinery	22.73	9.71	71.41	0.95
Fidelity and Surety	41.61	2.78	35.33	45.07
Hail	41.31	35.70	151.16	91.56
Liability	72.82	66.23	33.52	45.11
Marine	44.58	46.70	71.46	223.99
Property	61.88	59.85	62.93	74.51

LEGISLATION ADMINISTERED

The Insurance Act;
The Insurance Corporations Tax Act;
The collection of the tax stipulated in the Property Insurance Assessment Regulation, a regulation under The Fires Prevention Act; and
The Marine Insurance Act.

MANDATE

The mandate of the Insurance Branch is to protect the consumer while facilitating the transaction of the business of insurance in Manitoba. To accomplish this, the following functions are performed:

Answering inquiries of a general nature about insurance;
Licensing of insurance companies for the transaction of the business of insurance;
Monitoring the solvency of insurance companies incorporated in Manitoba;
Setting licensing requirements of agents, brokers and adjusters;
Determining the deposits of insurance companies incorporated in Manitoba;
Mediating disputes between consumers, agents, adjusters and insurance companies;
Preparing the Annual Report required by The Insurance Act;
Collecting the premium tax under The Insurance Corporations Tax Act; and
Collecting the tax stipulated in the Property Insurance Assessment Regulation, a regulation under The Fires Prevention Act.

STAFF

As of March 31, 1990, the Office of the Superintendent of Insurance had a staff of nine persons.

CANADIAN COUNCIL OF INSURANCE REGULATORS

The Seventy-Third Annual Conference of the Canadian Council of Insurance Regulators was held October 3 & 4,1990, in Vancouver, B.C. The Federal Government and all Provinces and Territories, except Quebec, were represented.

The following Officers were elected for the year 1990/91:

President	Paul Tapper, Superintendent of Insurance, Newfoundland
Vice-President	Sherallyn Miller, Superintendent of Insurance, British Columbia
Secretary-Treasurer	Reginald Richard, Superintendent of Insurance, New Brunswick

Following the election of Officers, the Superintendents accepted the invitation of the Superintendent of Insurance, Newfoundland, to hold the 1991 Conference in St. John's, and also of the Superintendent of Insurance, Yukon, to hold the 1992 Conference in Whitehorse.

INDUSTRY LIAISONS

The Office of the Superintendent of Insurance has received excellent co-operation during the past year from the officers and staffs of the insurance companies operating in the Province, the officials of the Insurers' Advisory Organization, The Manitoba Public Insurance Corporation, the Canadian Life and Health Insurance Association Inc., the Life Underwriters Association of Canada, the Canadian Federation of Insurance Agents and Brokers Association, the Insurance Institute of Canada, the Insurance Bureau of Canada, The Winnipeg Life Underwriters Association, the Insurance Brokers' Association of Manitoba Inc., The Winnipeg Life Managers' Association and the Insurance Adjusters.

Respectfully submitted,

Earl McGill, F.I.I.C.
Superintendent of Insurance

FEDERALLY LICENSED COMPANIES BASED IN MANITOBA

C.F.G. FEDERATED INSURANCE COMPANY OF CANADA
Raymond E. Novog
Chief Agent in Canada
Box 5800, Winnipeg, MB R3C 3C9
Telephone: 786-6431

B. FEDERATED LIFE INSURANCE COMPANY OF CANADA
Raymond E. Novog
Chief Agent in Canada
Box 5800, Winnipeg, MB R3C 3C9
Telephone: 786-6431

C.F. GRAIN INSURANCE AND GUARANTEE COMPANY
Arnold C. Affleck
Chief Agent in Canada
906 - 167 Lombard Ave., Winnipeg, MB R3B 0V9
Telephone: 943-0721

B. GREAT-WEST LIFE ASSURANCE COMPANY
D. Craig Lennox
Chief Agent in Canada
100 Osborne St. N., Winnipeg, MB R3C 3A5
Telephone: 946-1190

B. JOHN ALDEN LIFE INSURANCE COMPANY
J.W. Abbott
Chief Agent in Canada
Box 2266, Winnipeg, MB R3C 4A6
Telephone: 944-0114

Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA
Terry D. Carruthers
Chief Agent in Canada
291 Garry St., Winnipeg, MB R3C 1J2
Telephone: 957-1442

C. POOL INSURANCE COMPANY
Luther M. Heber
Chief Agent in Canada
1007 - 220 Portage Ave., Winnipeg, MB R3C 0A5
Telephone: 942-0658

D.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY
H.G. Owens
Chief Agent in Canada
Box 340, Portage la Prairie, MB R1N 3B8
Telephone: 475-2290

Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA
Serge Radchuk
Chief Agent in Canada
1015 - 330 Portage Ave., Winnipeg, MB R3C 0C4
Telephone: 586-4482

Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA
Most Rev. Bishop Myron Daciuk
Chief Agent in Canada
804 Selkirk Ave., Winnipeg, MB R2W 2N6
Telephone: 582-4882

C.E.F.G WAWANESA MUTUAL INSURANCE COMPANY
Ivan M. Montgomery
Chief Agent in Canada
191 Broadway, Winnipeg, MB R3C 3P1
Telephone: 985-3811

B. WAWANESA MUTUAL LIFE INSURANCE COMPANY
Ivan M. Montgomery
Chief Agent in Canada
191 Broadway, Winnipeg, MB R3C 3P1
Telephone: 985-3811

Frat. WORKERS BENEVOLENT ASSOCIATION OF CANADA
Zenovy H. Nykolyshyn
595 Pritchard Ave., Winnipeg, MB R2W 2K4
Telephone: 589-4397

PROVINCIALLY LICENSED COMPANIES BASED IN MANITOBA

D.F.G. DOME INSURANCE CORP. LTD.
Richard R. Bracken
Chief Agent in Canada
800 - 240 Graham Ave., Winnipeg, MB R3C 0J7
Telephone: 942-8441

Mut.Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION
David M. Miller
Chief Agent in Canada
c/o H.B. Farm Agencies Ltd.
208 - 62 Hargrave St., Winnipeg, MB R3C 1N1
Telephone: 786-2489

Mut.Fire MANITOBA MENNONITE MUTUAL INSURANCE COMPANY
John K. Friesen
Chief Agent in Canada
Box 3550, Steinbach, MB R0A 2A0
Telephone: 326-6468

Frat. MANITOBA MOTOR CLUB INSURANCE COMPANY INC.
Michael J. Colledge
Chief Agent in Canada
Box 1400, Winnipeg, MB R3C 2Z3
Telephone: 786-5411

Mut.Fire RED RIVER VALLEY MUTUAL INSURANCE COMPANY
Harvey G. Heinrichs
Chief Agent in Canada
Box 940, Altona, MB R0G 0B0
Telephone: 284-0684

DOME INSURANCE CORP. LTD.
Head Office: Winnipeg, Man.
Incorporated in Manitoba: December 28, 1948
Commenced Business: January 1, 1949

Officers:

Chairman of the Board	D.D. Everett
President	R.R. Bracken
Secretary	N. Ashleigh-Everett

Directors:

D.D. Everett	Winnipeg, MB	W.M. Everett	Vancouver, BC
A.W. Everett	Vancouver BC	R.R. Bracken	Winnipeg, MB
N. Ashleigh-Everett	Winnipeg, MB		

Authorized to transact: Fire, Automobile, Liability, Guarantee, Boiler and Machinery, Plate Glass and Theft Insurance

Authorized Capital	$300,000
Amount Subscribed and Paid	$100,000
Amount Deposited with the Government of Manitoba	$ 67,125

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1990

Assets		$'000
Book Value of Bonds, Debentures and Stocks		877
Cash on Hand and in Banks		36
Interest Due or Accrued and Unpaid		0
Other Assets		2
Total Assets		915
Liabilities		
Total provision for Unpaid Claims and Adjustment Expenses		0
Unearned Premiums		3
Expenses Due and Accrued		0
Taxes Due and Accrued		0
Other Liabilities		1
Balances Due Agents and Return Premiums		0
Total Liabilities (excluding Capital Stock)		4
General Reserve (Surplus)	811	
Capital Stock Paid Up	100	
Total Liabilities		915
Underwriting Account		
Net Premiums Earned		22
Net Claims Incurred and Adjustment Expenses	1	
Commissions	8	
Salaries, Fees, Taxes and Other Expenses	11	
Total Operating Expenses		20
Underwriting Gain (Loss)		2
Other Revenue: Interest, etc.	86	
Other Expenses: Taxes etc.	3	
Net Income for the Year		85

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION
Head Office: Winnipeg, Man.
Commenced Business: February 24, 1981
Incorporated in Manitoba December 31, 1980

Officers:

President	J. Kleinsasser
General Manager	D.M. Miller

Directors:

John Hoffer	Poplar Point, MB	J. Kleinsasser	Ste. Agathe
D. Waldner	Lac du Bonnet, MB	D. Waldner	Mitchell, SD
M. Waldner	Elie, MB	George Waldner	Doland, SD
M. Mommsen	Rifton, NY		

Amount Deposited with the Government of Manitoba $50,000

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1990

Assets	$'000
Book Value of Bonds, Stocks, and Mortgage Loans, etc.	2,473
Cash on Hand and in Banks	1,945
Amounts due from other insurance companies	69
Investment Income due and accrued	78
Amounts due from agents or brokers	613
Deferred policy acquisition expenses	49
Other Assets	171
Total Assets	5,398
Less Assets Not Admitted	557
Total Admitted Assets	4,841

Liabilities	
Unpaid Claims and Adjustment Expenses	613
Taxes due and accrued	72
Reserve for Unearned Premiums	1,236
Amounts owing on Reinsurance	681
Other Liabilities	1,127
Surplus including statutory reserve	1,112
Total Liabilities	4,841

Underwriting Account		
Net Premiums Earned		1,539
Net Claims Incurred (including Adjustment Costs)	834	
Commissions	143	
Dividends or Rating Refunds	516	
General Expenses, Taxes, etc.	413	
Total		1,936
Underwriting Income		(397)
Investment Income	370	
Other Income or Expenses	(25)	
Net Income for the Year		(52)

Returns for Manitoba	
Premiums written (Direct)	1,627
Losses Paid	632
Loss Ratio	38.8%

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

MANITOBA MENNONITE MUTUAL INSURANCE COMPANY
Head Office: Steinbach, Manitoba
Incorporated in Manitoba: September 26, 1940
Commenced Business: January 1, 1941

Officers:	
President	John K. Friesen, Niverville, MB
Vice-President	B.N. Wall, Winkler, MB
Manager, Secretary-Treasurer	A. Sawatzky, Steinbach, MB

Directors:			
John K. Friesen	Niverville, MB	Frank Thiessen	Morris, MB
H. Harms	Snowflake, MB	Henry Rempel	Tourond, MB
G.J. Kehler	Steinbach, MB	B.N. Wall	Winkler, MB

Amount Deposited with the Government of Manitoba $70,000

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1990

Assets	$'000
Book Value of Bonds, Stock, and Mortgage Loans, etc.	2,983
Cash on Hand and in Banks	1,375
Amounts due from agents and brokers	492
Amounts due from other insurance companies	10
Investment Income due and accrued	103
Fixed Assets (Office premises etc.)	427
Other Assets	563
Total Assets	5,953
Less Assets Not Admitted	260
Total Admitted Assets	5,693

Liabilities	
Unpaid Claims and Adjustment Expenses	393
Taxes due and accrued	80
Reserve for Unearned Premiums	970
Amounts owing on Reinsurance	89
Other Liabilities	438
Surplus including statutory reserve	3,723
Total Liabilities	5,693

Underwriting Account		
Net Premiums Earned		1,582
Net Claims Incurred (including Adjustment Costs)	941	
Net Commissions Incurred	213	
General Expenses, Taxes, etc.	656	
Total		1,810
Underwriting Income		(228)
Investment Income	423	
Other Income or Expenses	0	
Net Income for the Year		195

Returns for Manitoba	
Premiums written (Direct)	3,655
Losses Paid	2,587
Loss Ratio	70.8%

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

MANITOBA MOTOR CLUB INSURANCE COMPANY INC.
Head Office: Winnipeg, Man.
Incorporated in Manitoba: May 31, 1965
Commenced Business: March 31, 1966

Officers:	
President	Michael J. Colledge
Chairman	Ray A. Cadieux
1st Vice-Chairman	Murray H. Gottshlich
2nd Vice-Chairman	Ken A. Ploen

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1990

Assets	$'000
Bonds (Book Value)	0
Guaranteed Investment Certificates	201,802
Cash on Hand and in Banks	0
All Other Assets	18,217
Total Assets	220,019
Deduct Assets Not Admitted	1,493
Total Admitted Assets	218,526

Liabilities	
Claims Due and Unpaid	49,000
Advance Payments - Premiums	63,461
Contingency Reserve	70,245
Other Liabilities	12,801
Surplus	23,019
Total Liabilities	218,526

Receipts		
Premiums	114,440	
Interest	22,863	
All Other Income	0	
Total Income		137,303

Expenditures		
Claims	61,000	
Administration Expenses	41,470	
Taxes, Licence Fees	7,617	
Other Expenses	0	
Total Disbursements		110,087
Excess of Income over Expenditure		27,216

EXHIBIT OF CERTIFICATES IN MANITOBA

Classification:	No.	Less Ceased by:	No.
1. At end of 1988	116,655	5. Death	446
2. New Effected	19,265	6. Lapse	13,815
3. All other Additions	0	7. Other	594
4. Total	135,920	8. Total Ceased	14,855
		9. At end of 1989	121,065

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

RED RIVER VALLEY MUTUAL INSURANCE COMPANY

Head Office: Altona, Man.
Commenced Business: March 1941

Officers:	
President	Peter J. Reimer
Vice-President	John B. Wiens
Manager	Harvey G. Heinrichs

Amount Deposited with the Government of Manitoba $265,000

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1990

	$'000
Assets	
Book Value of Bonds, Stocks, and Mortgage Loans, etc.	8,016
Cash on Hand and in Banks	545
Agents' Balances	1,629
Interest Accrued	165
Fixed Assets (Office Premises, etc.)	1,015
Miscellaneous	1,883
Total Assets	13,253
Less Assets Not Admitted	299
Total Admitted Assets	12,954
Liabilities	
Claims unpaid and Adjustment Expenses	1,716
Net Premiums Unearned	5,341
Commissions Due Agents and Return Premiums	2
Expenses Due and Accrued, Taxes, etc.	769
Amounts due other Insurance Companies	266
Total Liabilties	8,094
Surplus (indicated Statutory Reserve)	4,860
Total Liabilities, Surplus and Reserve	12,954
Underwriting Account	
Net Premiums Earned	8,758
Claims Incurred and Adjustment Expenses	6,378
Commissions	2,037
Taxes	445
All Other Expenses	1,025
Total Operating Expenses	9,885
Underwriting Profit	(1,127)
Other Revenue (Investment gain) etc.	859
Other Expenses	(164)
Net Income for the Year	(104)
Returns for Manitoba	
Direct Premiums Written	11,855
Losses Incurred	8,010
Loss Ratio	67.6%

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

INSURANCE COMPANIES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES LICENSED TO TRANSACT BUSINESS UNDER 'THE INSURANCE ACT' IN MANITOBA TO DECEMBER 31, 1991

The letter(s) preceding each insurer designate the class(es) of insurance wherein each is authorized to transact business. (The types within the classes are designated on each licence.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

LIC.CODE

A. LIFE insurance only.

B. LIFE, PERSONAL ACCIDENT AND SICKNESS insurance only.

C. PROPERTY insurance, being insurance with the meaning of fire, inland transportation, livestock, plate glass, sprinkler leakage, theft and weather insurance.

D. FIRE insurance, including lightning and explosion insurance and insurance respecting use and occupancy, rents, profits and charges and, in addition thereto any one or more of the following classes of insurance if and when written in a policy of fire insurance on the same property; namely; falling aircraft, earthquake, windstorm, tornado, hail, sprinkler leakage, riot, malicious damage, weather, water damage, smoke damage, civil commotion and impact by vehicles.

E. HAIL insurance.

F. Accident, sickness, workmen's compensation, employers' liability, public liability, property damage, aircraft, guarantee including fidelity and surety, boiler and machinery, plate glass, theft, livestock, title, credit, mortgage, legal expense, liability, marine, inland transportation, earthquake, explosion, forgery, limited hail, sprinkler leakage, windstorm, weather and real property.
(Note: 'Miscellaneous' Class F - an insurer may be authorized to write any one, or more, of the lines indicated. For specific lines authorized in this Class F, verify with Company Licence Records.)

G. Automobile insurance of any kind.

Mut. Ben. - Mutual Benefit Societies
Mut. Fire - Mutual Fire
DISC. - Discontinuing Licence
FRAT. - Fraternal Societies
RECIP. - Reciprocal Exchange

FEDERALLY LICENSED COMPANIES

LIC.CODE	COMPANY NAME and CANADIAN HEAD OFFICE ADDRESS
B.	ABBEY LIFE INSURANCE COMPANY OF CANADA, 3027 Harvester Road, Burlington, ON L7N 3G9
Frat.	ACTRA FRATERNAL BENEFIT SOCIETY, 400 - 2239 Yonge St., Toronto, ON M4S 2B5
C.F.	AEGON INSURANCE COMPANY (U.K.) LIMITED, c/o Hunter, Winn Underwriting Management Limited, 34 Lakeshore Rd. E., Mississauga, ON L5G 1C8
C.E.F.G.	AETNA CASUALTY AND SURETY COMPANY, 145 King St. W., Toronto, ON M5H 3T7
B.	AETNA LIFE INSURANCE COMPANY, 145 King St. W., Toronto, ON M5H 3T7
B.	AETNA LIFE INSURANCE COMPANY OF CANADA, 145 King St. W., Toronto, ON M5H 3T7
C.F.	AFFILIATED F M INSURANCE COMPANY, 202 - 155 Gordon Baker Road, Willowdale, ON M2H 3N7
B.	ALEXANDER HAMILTON LIFE INSURANCE COMPANY OF AMERICA, 940 - 100 Sheppard Ave. E., North York, ON M2N 6N7
C.F.	ALLENDALE MUTUAL INSURANCE COMPANY, 202 - 155 Gordon Baker Road, Willowdale, ON M2H 3N7
C.E.F.G.	ALLSTATE INSURANCE COMPANY, 10 Allstate Parkway, Markham, ON L3R 5P8
C.F.G.	ALLSTATE INSURANCE COMPANY OF CANADA, 10 Allstate Parkway, Markham, ON L3R 5P8
B.	ALLSTATE LIFE INSURANCE COMPANY, 10 Allstate Parkway, Markham, ON L3R 5P8
B.	ALLSTATE LIFE INSURANCE COMPANY OF CANADA, 10 Allstate Parkway, Markham, ON L3R 5P8
C.F.G.	ALPINA INSURANCE COMPANY LIMITED, 400 University Ave., Toronto, ON M5G 1S7
F.	ALTA SURETY COMPANY, 2440 - 800 Rene Levesque Blvd. W., Montreal, PQ H3B 1X9
C.F.	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 501 - 40 Sheppard Ave. W., Willowdale, ON M2N 6K9
B.	AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA, 501 - 40 Sheppard Ave. W., Willowdale, ON M2N 6K9
F.	AMERICAN CREDIT INDEMNITY COMPANY, 302 - 405 Sherbrooke E., Montreal, PQ H2L 1J9
C.E.F.G.	AMERICAN HOME ASSURANCE COMPANY, 14th Fl., 145 Wellington St. W., Toronto, ON M5J 1H8
B.	AMERICAN INCOME LIFE INSURANCE COMPANY, c/o Peat Marwick Thorne, 1200 - One Toronto St., Toronto, ON M5C 2V5
B.	AMERICAN LIFE INSURANCE COMPANY, 14TH Fl., 145 Wellington St. W., Toronto, ON M5J 1H8
D.E.F.	AMERICAN NATIONAL FIRE INSURANCE COMPANY, 109A - 2103 Airport Dr., Saskatoon, SK S7L 6W2
C.F.G.	AMERICAN ROAD INSURANCE COMPANY, The Canadian Road, Oakville, ON L6J 5C7
B.	AMEX LIFE ASSURANCE COMPANY, c/o Adjustors Corporation of America, Inc., 403-60 Bloor St.W., Toronto, ON M4W 3L8
F.	ARGONAUT INSURANCE COMPANY, c/o Ward-Carney Managment Inc., 2706 - 311 6th Ave.N., Saskatoon, SK S7K 7A9
C.E.F.	ARKWRIGHT MUTUAL INSURANCE COMPANY, 704 - 1881 Yonge St., Toronto, ON M4S 3C4
Frat.	ASSOCIATED CANADIAN TRAVELLERS, 116 - 16th Ave. N.E., Calgary, AB T2E 1J5
F.	AVEMCO INSURANCE COMPANY, c/o Canadian Insurance Consultants,Inc., 600-133 Richmond St. W., Toronto, ON M5H 2L3

F. AVIATION & GENERAL INSURANCE COMPANY LIMITED, c/o Prudential Assurance Company Limited, 406 - 141 Adelaide St. W., Toronto, ON M5H 3L9

C.E.F.G. BALBOA INSURANCE COMPANY, Box 5071, Terminal "A", London, ON N6A 4M5

B. BALBOA LIFE INSURANCE COMPANY, Box 5071, Terminal "A", London, ON N6A 4M5

B. BANKERS LIFE AND CASUALTY COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 3C2

B. BLUE CROSS LIFE INSURANCE COMPANY OF CANADA, Box 220, Moncton, NB E1C 8L3

C.F. BOILER INSPECTION AND INSURANCE COMPANY OF CANADA, 8 King St. E., Toronto, ON M5C 1B5

F. BRITISH AVIATION INSURANCE COMPANY LIMITED, 400 - 161 Eglinton Ave. E., Toronto, ON M4P 1J5

C.F.G. CALVERT INSURANCE COMPANY, 401 - 18 King St. E., Toronto, ON M5C 2R6

B. CANADA LIFE ASSURANCE COMPANY, 330 University Ave., Toronto, ON M5G 1R8

C.F.G. CANADA LIFE CASUALTY INSURANCE COMPANY, 330 University Ave. Toronto, ON M5G 1R8

Frat. CANADIAN FORESTERS LIFE INSURANCE SOCIETY, Box 850, Brantford, ON N3T 5S3

C.E.F.G. CANADIAN GENERAL INSURANCE COMPANY, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8

C.F.G. CANADIAN GROUP UNDERWRITERS INSURANCE COMPANY, 7th Fl., 181 University Ave., Toronto, ON M5H 3M7

C.F.G. CANADIAN HOME ASSURANCE COMPANY, 1630-555 Rene Levesque Blvd. W., Montreal, PQ H2Z 1B1

C.F.G. CANADIAN SURETY COMPANY, 2180 Yonge St., Toronto, ON M4S 2C2

A. CAPITOL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5

D.F. CENTENNIAL INSURANCE COMPANY, c/o Focus Group Inc., 309 - 75 Front St. E., Toronto, ON M5E IV9

C.F.G. CHATEAU INSURANCE COMPANY, 600 - 2300 Yonge St., Toronto, ON M4P 2X3

C.E.F.G. CHEQUERS INSURANCE COMPANY, 831 - 20 Dundas St. W., Box 151, Toronto, ON M5G 2C2

F. CHICAGO TITLE INSURANCE COMPANY, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5

C.F.G. CHRYSLER INSURANCE COMPANY, 202 - 2233 Argentia Road, Mississauga, ON L5N 2X7

B. CHRYSLER LIFE INSURANCE COMPANY OF CANADA, 202 - 2233 Argentia Road, Mississauga, ON L5N 2X7

C.F.G. CHUBB INSURANCE COMPANY OF CANADA, 2400 - 161 Bay St., Toronto, ON M5J 2S1

C.E.F.G. CIGNA INSURANCE COMPANY OF CANADA, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2

B. CIGNA LIFE INSURANCE COMPANY OF CANADA, 5th Fl., 20 Adelaide St. E., Toronto, ON M5C 2T6

C.F.G. CITADEL GENERAL ASSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5

B. CITADEL LIFE ASSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5

A. COLLEGE RETIREMENT EQUITIES FUND, c/o Genest Murray DesBrisay Lamek, 200 - 4 King St.W., Toronto, ON M5H 1B6

B. COLONIA LIFE INSURANCE COMPANY, 2 St. Clair Ave. E., Toronto, ON M4T 2V6

B. COMBINED INSURANCE COMPANY OF AMERICA, Box 4081, Station "A", Toronto, ON M5W 1M7

C.E.F.G. COMMERCE GROUP INSURANCE COMPANY, 2450 Girouard St. W., St. Hyacinthe, PQ J2S 3B3

C.E.F.G. COMMERCIAL UNION ASSURANCE COMPANY OF CANADA, Box 441, Toronto-Dominion Centre, Toronto, ON M5K 1L9

C.F. COMMERCIAL UNION ASSURANCE COMPANY PLC, Box 441, Toronto-Dominion Centre, Toronto, ON M5K 1L9

B. COMMERCIAL UNION LIFE ASSURANCE COMPANY OF CANADA, Box 370, Station "A", Scarborough, ON M1K 5C3

C.F.G. COMMONWEALTH INSURANCE COMPANY, 715 - Two Bentall Centre, Box 4920, Vancouver, BC V6B 4A6

B. CONFEDERATION LIFE INSURANCE COMPANY, 321 Bloor St. E., Toronto, ON M4W 1H1

B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 5th Fl., 20 Adelaide St. E., Toronto, ON M5C 2T6

B. CONSOLIDATED LIFE ASSURANCE COMPANY LIMITED, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 3C2

C.F.G. CONSTITUTION INSURANCE COMPANY OF CANADA, 400 - 500 University Ave., Toronto, ON M5G 1V9

B. CONTINENTAL ASSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5

C.E.F.G. CONTINENTAL CASUALTY COMPANY, 1075 Bay St., Toronto, ON M5S 2W5

C.E.F.G. CONTINENTAL INSURANCE COMPANY, c/o Phoenix Continental Management Ltd. One Financial Pl., 1 Adelaide St. E., Toronto, ON M5C 2V9

C.E.F.G. CONTINENTAL INSURANCE COMPANY OF CANADA, c/o Phoenix Continental Management Ltd. One Financial Pl., 1 Adelaide St. E., Toronto, ON M5C 2V9

C.E.F.G. CO-OPERATORS GENERAL INSURANCE COMPANY, Priory Square, Guelph, ON N1H 6P8

B. CO-OPERATORS LIFE INSURANCE COMPANY, 1920 College Ave., Regina, SK S4P 1C4

C.F.G. CORNHILL INSURANCE COMPANY OF CANADA, 100 - 425 Bloor St. E., Toronto, ON M4W 3R5

C.F.G. COSECO INSURANCE COMPANY, 400 - 6790 Century Ave., Mississauga, ON L5W 2V8

B. CREDIT LIFE INSURANCE COMPANY, Box 4081, Station "A", Toronto, ON M5W 1M7

B. CROWN LIFE INSURANCE COMPANY, 120 Bloor St. E., Toronto, ON M4W 1B8

C.F.G. CUMIS GENERAL INSURANCE COMPANY, Box 5065, Burlington, ON L7R 4C2

B. CUMIS LIFE INSURANCE COMPANY, Box 5065, Burlington, ON L7R 4C2

C.E.F.G. DOMINION INSURANCE CORPORATION, c/o Phoenix Continental Management Ltd. One Financial Pl., 1 Adelaide St. E., Toronto, ON M5C 2V9

C.E.F.G. DOMINION OF CANADA GENERAL INSURANCE COMPANY, 165 University Ave., Toronto, ON M5H 3B9

C.F.G. EAGLE STAR INSURANCE COMPANY LIMITED, c/o Focus Group Inc., 309 - 75 Front St. E., Toronto, ON M5E 1V9

C.F.G. ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY, 502-2300 Yonge St., Box 2401, Toronto, ON M4P 1E4

C.F.G. ECONOMICAL MUTUAL INSURANCE COMPANY, 111 Westmount Rd. S., Box 2000, Waterloo, ON N2J 4S4

C.F.G. ELITE INSURANCE COMPANY, 505 York Blvd., Hamilton, ON L8N 3S3

B. EMPIRE LIFE INSURANCE COMPANY, 243 - 259 King St. E., Kingston, ON K7L 3A8

C.F.G. EMPLOYERS INSURANCE OF WAUSAU A MUTUAL COMPANY, c/o D.M. Williams & Associates Ltd., 201 - 3650 Victoria Park Ave., North York, ON M2H 3P7

F. EMPLOYERS REINSURANCE CORPORATION, 807 - 123 Front St. W., Toronto, ON M5J 2M2
B. EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, 2310 - 1155 Rene Levesque Blvd. W., Montreal, PQ H3B 2K2
B. EQUITABLE LIFE INSURANCE COMPANY OF CANADA, One Westmount Road N., Waterloo, ON N2J 4C7
C.F.G. FEDERAL INSURANCE COMPANY, 2400 - 161 Bay St., Toronto, ON M5J 2S1
C.F.G. FEDERATED INSURANCE COMPANY OF CANADA, Box 5800, Winnipeg, MB R3C 3C9
B. FEDERATED LIFE INSURANCE COMPANY OF CANADA, Box 5800, Winnipeg, MB R3C 3C9
C.F. FEDERATION INSURANCE COMPANY OF CANADA, 2000 - 1080 Beaver Hall Hill, Montreal, PQ H2Z 1S8
B. FINANCIAL LIFE ASSURANCE COMPANY OF CANADA, Box 335, Etobicoke, ON M9C 4V3
C.F.G. FIREMAN'S FUND INSURANCE COMPANY, 1201 - 390 Bay St., Toronto, ON M5H 2Y2
C.F. FIRST NORTH AMERICAN INSURANCE COMPANY, 5650 Yonge St., North York, ON M2M 4G4
B. FORD LIFE INSURANCE COMPANY, The Canadian Road, Oakville, ON L6J 5C7
C.F. FORESTERS INDEMNITY COMPANY, 789 Don Mills Road, Don Mills, ON M3C 1T9
B. FRANKLIN LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St.W., Toronto, ON M5H 3C2
C.E.F.G. GAN CANADA INSURANCE COMPANY, 505 York Blvd., Hamilton, ON L8N 3S3
C.E.F.G. GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA, 2600-2 First Canadian Pl.,Box 410, Toronto, ON M5X 1J1
B. GENERAL AMERICAN LIFE INSURANCE COMPANY, c/o Blaney, McMurtry Aaron & Watson, 1400 - 20 Queen St. W., Toronto, ON M5H 2V3
C.F. GENERAL INSURANCE COMPANY OF AMERICA, Box 3000, Station "A", Mississauga, ON L5A 3P6
B. GLACIER NATIONAL LIFE ASSURANCE COMPANY, 980 - 505 Burrard St., Vancouver, BC V7X 1S3
B. GLOBE LIFE INSURANCE COMPANY, 601 - 980 Yonge St., Toronto, ON M4W 2J9
C.F. GRAIN INSURANCE AND GUARANTEE COMPANY, 906 - 167 Lombard Ave., Winnipeg, MB R3B 0V9
Frat. GRAND ORANGE LODGE OF BRITISH AMERICA, 94 Sheppard Ave. W., Willowdale, ON M2N 1M5
C.E.F.G. GREAT AMERICAN INSURANCE COMPANY, 102 - 2103 Airport Dr., Saskatoon, SK S7L 6W2
B. GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 3A5
F. GUARANTEE COMPANY OF NORTH AMERICA, 1560 Place du Canada, Montreal, PQ H3B 2R4
C.F.G. GUARDIAN INSURANCE COMPANY OF CANADA, Box 4096, Station "A", Toronto, ON M5W 1N1
C.E.F.G. HALIFAX INSURANCE COMPANY, 75 Eglinton Ave. E., Toronto, ON M4P 3A4
C.E.F.G. HARTFORD FIRE INSURANCE COMPANY, 20 York Mills Road, Willowdale, ON M2P 2C2
C.E.F.G. HARTFORD INSURANCE COMPANY OF CANADA, 20 York Mills Road, Willowdale, ON M2P 2C2
C.F.G. HERALD INSURANCE COMPANY, c/o Crum & Forster of Canada, 1900 - 121 King St.W., Toronto, ON M5H 3T9
C.F.G. HOME INSURANCE COMPANY, c/o Focus Group Inc., 309 - 75 Front St. E., Toronto, ON M5E 1V9
B. IMPERIAL LIFE ASSURANCE COMPANY OF CANADA, 95 St. Clair Ave. W., Toronto, ON M4V 1N7
Frat. INDEPENDENT ORDER OF FORESTERS, 789 Don Mills Road, Don Mills, ON M3C 1T5
C.E.F.G. INSURANCE COMPANY OF NORTH AMERICA, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2
C.F.G. JEVCO INSURANCE COMPANY, c/o Jevco Insurance Management Inc., 1150 - 2021 Union St., Montreal, PQ H3A 2S9
B. JOHN ALDEN LIFE INSURANCE COMPANY, Box 2266, Winnipeg, MB R3C 4A6
C.F.G. JOHN DEERE INSURANCE COMPANY OF CANADA, Box 1000, Grimsby, ON L3M 4H5
B. JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5
C.F.G. KANSA GENERAL INTERNATIONAL INSURANCE COMPANY LIMITED, 300 - 3773 Cote Vertu, St. Laurent, PQ H4R 2M3
Frat. KNIGHTS OF COLUMBUS, 2430 Munroe Ave., Saskatoon, SK S7J 1S7
C.F.G. LAURENTIAN CASUALTY COMPANY OF CANADA, 3080 Yonge St., Toronto, ON M4N 3P1
B. LAURENTIAN LIFE INSURANCE COMPANY OF CANADA, 500 Grande-Allee E., Quebec, PQ G1R 5M4
C.E.F.G. LAURENTIAN PACIFIC INSURANCE COMPANY, 15th Fl., 1140 West Pender St., Box 21, Vancouver, BC V6E 4G1
C.F.G. LAURENTIAN SHIELD INSURANCE COMPANY, 25th Fl., 1100 Rene Levesque Blvd. W., Montreal, PQ H3B 4P4
B. LAURIER LIFE INSURANCE COMPANY, 9th Fl., 304 The East Mall, Etobicoke, ON M9B 6E2
F. LAWYERS TITLE INSURANCE CORPORATION, c/o Ontario Title Insurance Agency Limited, 17th Fl., 65 Queen St. W., Toronto, ON M5H 2M5
C.F.G. LIBERTY MUTUAL FIRE INSURANCE COMPANY, 1200 Eglinton Ave. E., Don Mills, ON M3C 1H9
C.F.G. LIBERTY MUTUAL INSURANCE COMPANY, 1200 Eglinton Ave. E., Don Mills, ON M3C 1H9
B. LIFE INSURANCE COMPANY OF NORTH AMERICA, 5th Fl., 20 Adelaide St. E., Toronto, ON M5C 2T6
B. LIFE INVESTORS INSURANCE COMPANY OF AMERICA, c/o John Milnes & Associates, 68 Scollard St., 2nd Fl., Toronto, ON M5R 1G2
B. LINCOLN NATIONAL LIFE INSURANCE COMPANY, 1450 - One Queen St. E., Box 101, Toronto, ON M5C 2W5
C.F.G. LONDON AND MIDLAND GENERAL INSURANCE COMPANY, Box 5071, Terminal "A", London, ON N6A 4M5
B. LONDON LIFE INSURANCE COMPANY, 255 Dufferin Ave., London, ON N6A 4K1
C.E.F.G. LONGROUP INSURANCE COMPANY, 700 - 383 Richmond St., London, ON N6A 3C4
C.F.G. LUMBERMENS MUTUAL CASUALTY COMPANY, 320 Front St. W., Toronto, ON M5V 3B6
Frat. LUTHERAN LIFE INSURANCE SOCIETY OF CANADA, 470 Weber St. N., Waterloo, ON N2J 4G4
B. MANUFACTURERS LIFE INSURANCE COMPANY, 200 Bloor St. E., Toronto, ON M4W 1E4
C.F. MARINE INDEMNITY INSURANCE COMPANY OF AMERICA, c/o Wm. H. McGee & Co. of Canada Ltd., 1200 - 48 Yonge St., Toronto, ON M5E 1G6
C.F. MARITIME INSURANCE COMPANY, LIMITED, 5th Fl., 60 Yonge St., Toronto, ON M5E 1H5
B. MARITIME LIFE ASSURANCE COMPANY, Box 1030, Halifax, NS B3J 2X5
C.E.F.G. MARKEL INSURANCE COMPANY OF CANADA, 831 - 20 Dundas St. W., Box 151, Toronto, ON M5G 2C2

B. MASSACHUSETTS INDEMNITY AND LIFE INSURANCE COMPANY, 301 - 350 Burnhamthorpe Rd. W., Box 2500, Mississauga, ON L4T 4C2

B. MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5

C.E.F.G. MERCANTILE AND GENERAL REINSURANCE COMPANY OF CANADA, 3000 - 161 Bay St., Toronto, ON M5J 2T6

C. METROPOLITAN GENERAL INSURANCE COMPANY, 205 - 770 Sherbrook St. W., Montreal, PQ H3A 1G1

C.F.G. METROPOLITAN INSURANCE COMPANY, 1700 - 1 University Ave., Toronto, ON M5J 2P2

B. METROPOLITAN LIFE INSURANCE COMPANY, 99 Bank St., Ottawa, ON K1P 5A3

B. METROPOLITAN LIFE INSURANCE COMPANY OF CANADA, 99 Bank St., Ottawa, ON K1P 5A3

B. MIC LIFE INSURANCE CORPORATION, Box 6000, Thornhill, ON L3T 4S5

A. MINNESOTA MUTUAL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5

F. MORTGAGE INSURANCE COMPANY OF CANADA, 1600 - 1 Dundas St.W., Bldg. Box 12, Toronto, ON M5G 1Z3

C.F.G. MOTORS INSURANCE CORPORATION, Box 6000, Thornhill, ON L3T 4S5

B. MUTUAL LIFE ASSURANCE COMPANY OF CANADA, 227 King St., S., Waterloo, ON N2J 4C5

B. MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, One Concord Gate, Don Mills, ON M3C 3N6

B. MUTUAL OF OMAHA INSURANCE COMPANY, 500 University Ave., Toronto, ON M5G 1V8

C.E.F.G. NAC REINSURANCE CORPORATION, 141 - 6 Lansing Sq., Willowdale, ON M2J 1T5

B. NATIONAL FIDELITY LIFE INSURANCE COMPANY, c/o Aviation Insurance Agency (Ontario) Ltd., 508 - 10 Milner Business Court, Scarborough, ON M1B 3C6

B. NATIONAL LIFE ASSURANCE COMPANY OF CANADA, 522 University Ave., Toronto, ON M5G 1Y7

C.F.G. NEW HAMPSHIRE INSURANCE COMPANY, 145 Wellington St. W., Toronto, ON M5J 1H8

C.E.F.G. NEW ROTTERDAM INSURANCE COMPANY, Box 2018, Hamilton, ON L8N 3S3

B. NEW YORK LIFE INSURANCE COMPANY, 1600 - 121 Bloor St. E., Toronto, ON M4W 3N2

B. NEW YORK LIFE INSURANCE COMPANY OF CANADA, 1600 - 121 Bloor St. E., Toronto, ON M4W 3N2

C.E.F.G. NIAGARA FIRE INSURANCE COMPANY, c/o Phoenix Continental Management Ltd., One Financial Pl., 1 Adelaide St. E., Toronto, ON M5C 2V9

B. NN LIFE INSURANCE COMPANY OF CANADA, One Concorde Gate, Don Mills, ON M3C 3N6

C.E.F.G. NON-MARINE UNDERWRITERS MEMBERS OF LLOYD'S, LONDON, ENGLAND, 1400 - 1155 University Ave., Montreal, PQ H3B 1S3

C.F.G. NORMAN INSURANCE COMPANY LIMITED, 2475 Laurier Blvd., Sillery, PQ G1T 1C4

B. NORTH AMERICAN LIFE AND CASUALTY COMPANY, 700 - 2005 Sheppard Ave . E., Willowdale, ON M2J 5B4

B. NORTH AMERICAN LIFE ASSURANCE COMPANY, 5650 Yonge St., North York, ON M2M 4G4

Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, 291 Garry St., Winnipeg, MB R3C 1J2

B. NORTH WEST LIFE ASSURANCE COMPANY OF CANADA, 800 - 1040 West Georgia St., Vancouver, BC V6E 4H1

D.F. NORWICH UNION FIRE INSURANCE SOCIETY LIMITED, 60 Yonge St., Toronto, ON M5E 1H5

A. NORWICH UNION LIFE INSURANCE SOCIETY, 60 Yonge St., Toronto, ON M5E 1H5

C.F.G. OLD REPUBLIC INSURANCE COMPANY, Box 557, Hamilton, ON L8N 3K9

C.F.G. ORION INSURANCE COMPANY PLC, c/o Halifax Insurance Company, 75 Eglinton Ave.E., Toronto, ON M4P 3A4

B. PAUL REVERE LIFE INSURANCE COMPANY, Box 5044, Burlington, ON L7R 4C1

B. PENNSYLVANIA LIFE INSURANCE COMPANY, 90 Dundas St. W., Mississauga, ON L5B 2T5

C.F.G. PERSONAL INSURANCE COMPANY OF CANADA, 703 Evans Ave., Etobicoke, ON M9C 5A7

D.F.G. PHOENIX INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St.W., Toronto, ON M5H 3C2

B. PHOENIX MUTUAL LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell,2100 - 40 King St.W., Toronto, ON M5H 1B5

A. PIERCE NATIONAL LIFE INSURANCE COMPANY, 402 - 1770 West 7th Ave., Vancouver, BC V6J 4Y6

C. POOL INSURANCE COMPANY, 1007 - 220 Portage Ave., Winnipeg, MB R3C 0A5

C.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, Box 340, Portage la Prairie, MB R1N 3B8

C.F.G. PRIMMUM INSURANCE COMPANY, 12th Fl., 50 Place Cremazie, Montreal, PQ H2P 1B6

B. PRINCIPAL MUTUAL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5

C.F.G. PROGRESSIVE CASUALTY INSURANCE COMPANY, 530 - 255 Consumers Road, Willowdale, ON M2J 1R4

C.F. PROTECTION MUTUAL INSURANCE COMPANY, 405 - 700 Dorval Drive, Oakville, ON L6K 3V3

B. PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, Plaza 3, Ste. 201 - 2000 Argentia Rd., Mississauga, ON L5N

C.E.F.G. PRUDASCO ASSURANCE COMPANY, 1155 University St., Montreal, PQ H3B 1R7

A.C.E.F.G. PRUDENTIAL ASSURANCE COMPANY LIMITED, 1155 University St., Montreal, PQ H3B 1R7

C.E.F.G. PRUDENTIAL ASSURANCE COMPANY OF ENGLAND PROPERTY AND CASUALTY (CANADA), 1155 University St., Montreal, PQ H3B 1R7

F. PRUDENTIAL GROUP ASSURANCE COMPANY OF ENGLAND (CANADA), 26 Wellington St. E., Toronto, ON M5E 1J6

A.F. PRUDENTIAL INSURANCE COMPANY OF AMERICA, 200 Consilium Pl., Scarborough, ON M1H 3E6

B. PRUDENTIAL LIFE ASSURANCE COMPANY OF ENGLAND (CANADA), 101 Frederick St., Kitchener, ON N2G 4R8

C.F.G. PRUDENTIAL OF AMERICA GENERAL INSURANCE COMPANY (CANADA), 200 Consilium Pl., Scarborough, ON M1H 3E6

B. PRUDENTIAL OF AMERICA LIFE INSURANCE COMPANY (CANADA), 400 S -33 Yonge St., Toronto, ON M5E 1V7

B. RELIABLE LIFE INSURANCE COMPANY, Box 557, Hamilton, ON L8N 3K9

C.F.G. RELIANCE INSURANCE COMPANY, 1906 - 200 King St. W., Box 61, Toronto, ON M5H 3T4

C.F. ROYAL EXCHANGE ASSURANCE OF AMERICA INC., c/o Wm. H. McGee & Co. of Canada Ltd., 1200 - 48 Yonge St., Toronto, ON M5E 1G6

C.E.F.G. ROYAL INSURANCE COMPANY OF CANADA, 10 Wellington St. E., Toronto, ON M5E 1L5

A. ROYAL LIFE INSURANCE COMPANY OF CANADA, 300 - 277 Lakeshore Road E., Oakville, ON L6J 1H9

C.F.G. ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 200 - 55 University Ave., Toronto, ON M5J 2L3

C.F. SAFECO INSURANCE COMPANY OF AMERICA, Box 3000, Station "A", Mississauga, ON L5A 3P6
D.F. SASKATCHEWAN MUTUAL INSURANCE COMPANY, 279 - 3rd Ave. N., Saskatoon, SK S7K 2H8
B. SEABOARD LIFE INSURANCE COMPANY, 2165 West Broadway, Vancouver, BC V6K 4N5
F. SEABOARD SURETY COMPANY, c/o Fasken Campbell Godfrey, Box 20, Toronto-Dominion Centre, Toronto, ON M5K 1N6
C.F. SEABOARD SURETY COMPANY OF CANADA, c/o Fasken Campbell Godfrey, Box 20, Toronto-Dominion Centre, Toronto, ON M5K 1N6
C.F.G. SECURITY INSURANCE COMPANY OF HARTFORD, c/o Wm.H.McGee & Co., 1200-48 Yonge St., Toronto, ON M5E 1G6
C.F.G. SECURITY NATIONAL INSURANCE COMPANY, 12th Fl., 50 Place Cremazie, Montreal, PQ H2P 1B6
C.F. SENTRY INSURANCE A MUTUAL COMPANY, c/o Canadian Insurance Consultants Inc., 600 - 133 Richmond St. W., Toronto, ON M5H 2L3
C.F.G. SKANDIA GROUP INSURANCE COMPANY LTD, c/o Cassels, Brock & Blackwell, 2100-40 King St.W., Toronto, ON M5H 3C2
Frat. SONS OF NORWAY, c/o Deloitte & Touche, Box 12, First Canadian Pl., 100 King St. W., Toronto, ON M5X 1B3
Frat. SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 7th Fl., 90 Eglinton Ave. E., Toronto, ON M4P 2Y3
C.F.G. SOVEREIGN GENERAL INSURANCE COMPANY, 520 - 5th Ave. S.W., 10th Fl., Calgary, AB T2P 3R7
B. SOVEREIGN LIFE INSURANCE COMPANY, Box 210, Main Depot, Calgary, AB T2P 2H6
B. STANDARD LIFE ASSURANCE COMPANY, Box 250, Station "H", Montreal, PQ H3G 2K8
A. STANDARD LIFE ASSURANCE COMPANY OF CANADA, 1245 Sherbrooke St. W., Montreal, PQ H3G 1G3
F. STEWART TITLE GUARANTY COMPANY, c/o Encon Title Insurance Managers Inc.,1200-99 Metcalfe St., Ottawa, ON K1P 6L7
C.F.G. SUMITOMO MARINE AND FIRE INSURANCE COMPANY, LIMITED, 2400 - 161 Bay St., Toronto, ON M5J 2S1
B. SUN ALLIANCE AND LONDON ASSURANCE COMPANY (CANADA), 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
A. SUN ALLIANCE AND LONDON ASSURANCE COMPANY LIMITED, 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
C.F.G. SUN ALLIANCE INSURANCE COMPANY, 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
B. SUN LIFE ASSURANCE COMPANY OF CANADA, 150 King St. W., Toronto, ON M5H 1J9
C.F. SWITZERLAND GENERAL INSURANCE COMPANY, LIMITED, 2000 - 1080 Beaver Hall Hill, Montreal, PQ H2Z 1S8
B. TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA, c/o Genest Murray DesBrisay Lamek, 200 - 4 King St. W., Toronto, ON M5H 1B6
C.F.G. TOKIO MARINE AND FIRE INSURANCE COMPANY LIMITED, c/o Phoenix Continental Management Ltd., One Financial Pl., 1 Adelaide St. E., Toronto, ON M5C 2V9
C.E.F.G. TORONTO GENERAL INSURANCE COMPANY, 500 - 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
B. TORONTO MUTUAL LIFE INSURANCE COMPANY, 112 St. Clair Ave. W., Toronto, ON M4V 2Y3
F. TRADE INDEMNITY PLC, 707 - 331 Cooper St., Ottawa, ON K2P 0G5
C.E.F.G. TRADERS GENERAL INSURANCE COMPANY, 500 - 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.G. TRAFALGAR INSURANCE COMPANY OF CANADA, 100 - 425 Bloor St. E., Toronto, ON M4W 3R5
C.F.G. TRANSAMERICA INSURANCE COMPANY, c/o Canadian Insurance Consultants Inc., 600 - 133 Richmond St. W., Toronto, ON M5H 2L3
A. TRANSAMERICA LIFE INSURANCE COMPANY OF CANADA, 2180 Yonge St., Toronto, ON M4S 2C3
B. TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY, 2180 Yonge St., Toronto, ON M4S 2C3
C.E.F.G. TRANSATLANTIC REINSURANCE COMPANY, 14th Fl., 145 Wellington St. W., Toronto, ON M5J 1H8
C.F.G. TRANSIT INSURANCE COMPANY, 1000 - 2345 Yonge St., Toronto, ON M4P 2E5
C.F.G. TRANSPORT INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St.W., Toronto, ON M5H 1B5
C.E.F.G. TRAVELERS INDEMNITY COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 3C2
A.F. TRAVELERS INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 3C2
Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA, c/o 1015-330 Portage Ave., Winnipeg, MB R3C 0C4
Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA, 804 Selkirk Ave., Winnipeg, MB R2W 2N6
Frat. UKRAINIAN NATIONAL ASSOCIATION, INC., 18 Leland Ave., Toronto, ON M8Z 2X5
C.F.G. UNDERWRITERS INSURANCE COMPANY, c/o Fasken Campbell Godfrey, Box 20 Toronto-Dominion Centre, Toronto, ON M5K 1N6
B. UNITED AMERICAN INSURANCE COMPANY, 1002 - 145 King St. W., Toronto, ON M5H 3X6
Frat. ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, Box 2637, Station "B", Kitchener, ON N2H 6N2
C.F.G. UNITED STATES FIDELITY AND GUARANTY COMPANY, c/o John Milnes & Associates, 68 Scollard St., 2nd Fl., Toronto, ON M5R 1G2
C.F.G. UNITED STATES FIRE INSURANCE COMPANY,c/o Crum & Forster of Canada Ltd, 1900-121 King St.W.,Toronto, ON M5H 3T9
B. UNUM LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W. Toronto, ON M5H 1B5
B. UNUM LIFE INSURANCE COMPANY OF AMERICA, c/o Cassels Brock & Blackwell,2100-40 King St.W., Toronto, ON M5H 1B5
C.F.G. UTICA MUTUAL INSURANCE COMPANY,c/oFasken Campbell Godfrey,Box 20 Toronto-Dominion Centre,Toronto,ON M5K 1N6
C.F.G. VICTORIA INSURANCE COMPANY OF CANADA, 500 - 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F. VOYAGEUR INSURANCE COMPANY, 300 - 44 Peel Centre Drive, Brampton, ON L6T 4M8
C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
B. WAWANESA MUTUAL LIFE INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G. WELLINGTON INSURANCE COMPANY, 7th Fl., 383 Richmond St., London, ON N6A 3C4
B. WESTBURY CANADIAN LIFE INSURANCE COMPANY, Box 2918, 120 King St. W., Hamilton, ON L8N 3R5
C.E.F.G. WESTERN ASSURANCE COMPANY, 10 Wellington St. E., Toronto, ON M5E 1L5
A. WESTERN LIFE ASSURANCE COMPANY, 1100 - 195 The West Mall, Etobicoke, ON M9C 5K1
F. WESTERN SURETY COMPANY, Box 527, Regina, SK S4P 2G8
A. WINTERTHUR LIFE INSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
Frat. WORKERS BENEVOLENT ASSOCIATION OF CANADA, 595 Pritchard Ave., Winnipeg, MB R2W 2K4

C.F.G.	YASUDA FIRE AND MARINE INSURANCE COMPANY, LIMITED, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2
C.E.F.G.	ZURICH INDEMNITY COMPANY OF CANADA, 400 University Ave., Toronto, ON M5G 1S7
C.F.G.	ZURICH INSURANCE COMPANY, 400 University Ave., Toronto, ON M5G 1S7
B.	ZURICH LIFE & HEALTH INSURANCE COMPANY OF CANADA, 2225 Sheppard Ave. E., Willowdale, ON M2J 5C4
B.	ZURICH LIFE INSURANCE COMPANY OF CANADA, 2225 Sheppard Ave. E., Willowdale, ON M2J 5C4

PROVINCIALLY LICENSED COMPANIES

D.E.F.	ANGLO CANADA GENERAL INSURANCE COMPANY, 4th Fl., 217 York St., London, ON N6A 5P9
C.E.F.G.	AXA HOME INSURANCE COMPANY, 90 Eglinton Ave. E., Toronto, ON M4P 2Y5
C.F.G.	CANADA WEST INSURANCE COMPANY, 400 - 9777 - 102 Ave., Edmonton, AB T5J 4G9
C.E.F.G.	CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY, 40 George St. N., Cambridge, ON N1S 2M8
C.E.F.G.	COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA, 14th Fl., 145 Wellington St. W., Toronto, ON M5J 1H8
B.	COOPERANTS, MUTUAL LIFE INSURANCE SOCIETY, 600 De Maisonneuve Blvd. W., Montreal, PQ H3A 3J2
E.	CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED, Box 777, Regina, SK S4P 3A8
C.E.F.G.	CORONATION INSURANCE COMPANY LIMITED, 401 - 18 King St. E., Toronto, ON M5C 2R6
B.	DESJARDINS LIFE ASSURANCE COMPANY INC., 200 Avenue des Commandeurs, Levis, PQ G6V 6R2
D.F.G.	DOME INSURANCE CORP. LTD., 800 - 240 Graham Ave., Winnipeg, MB R3C 0J7
D.E.F.G.	GERLING GLOBAL GENERAL INSURANCE COMPANY, 480 University Ave., Toronto, ON M5G 1V6
B.	GERLING GLOBAL LIFE INSURANCE COMPANY, 480 University Ave., Toronto, ON M5G 1V6
D.E.F.G.	GERLING GLOBAL REINSURANCE COMPANY, 480 University Ave., Toronto, ON M5G 1V6
Mut. Fire	HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION, c/o H.B. Farm Agencies Ltd., 208 - 62 Hargrave St., Winnipeg, MB R3C 1N1
Mut. Ben.	INDEPENDENT MUTUAL BENEFIT FEDERATION, 316A Oakwood Ave., Toronto, ON M6E 2V7
B.	INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY, 1080 St. Louis Road, Sillery, PQ G1K 7M3
C.F.G.	KINGSWAY GENERAL INSURANCE COMPANY, 416 - 4 Eva Road, Etobicoke, ON M9C 5K9
C.E.F.G.	LAURENTIAN GENERAL, INSURANCE COMPANY INC., 25th Fl., 1100 Rene Levesque Blvd.W., Montreal, PQ H3B 4P4
B.	LAURENTIAN LIFE INC., 500 Grande-Allee E., Quebec, PQ G1R 5M4
Mut. Fire	MANITOBA MENNONITE MUTUAL INSURANCE COMPANY, Box 3550, Steinbach, MB R0A 2A0
Frat.	MANITOBA MOTOR CLUB INSURANCE COMPANY INC., Box 1400, Winnipeg, MB R3C 2Z3
C.F.G.	MAPLEX GENERAL INSURANCE COMPANY, 3027 Harvester Road, Burlington, ON L7N 3P4
C.F.	MUTUAL OF OTTAWA - CHURCH INSURANCE, Ste. J - 1065 de la Carriere Blvd., Hull, PQ J8Y 6V5
D.E.F.G.	PAFCO INSURANCE COMPANY LIMITED, 1243 Islington Ave., Etobicoke, ON M8X 2Y3
Mut. Fire	RED RIVER VALLEY MUTUAL INSURANCE COMPANY, Box 940, Altona, MB R0G 0B0
C.E.F.G.	SCOTTISH & YORK INSURANCE CO. LIMITED, 500 - 2206 Eglinton Ave. E., Toronto, ON M1L 4S8
D.E.F.	SIMCOE & ERIE GENERAL INSURANCE COMPANY, Box 2018, Hamilton, ON L8N 3S3

DISCONTINUING COMPANIES

The following companies held a "Discontinuing Licence" for the year 1991. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31st, 1990, and does not authorize the company to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED COMPANIES

DISC.	CIGNA PROPERTY AND CASUALTY INSURANCE COMPANY, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2
DISC.	CUNA MUTUAL INSURANCE SOCIETY, Box 5065, Burlington, ON L7R 4C2
DISC.	EQUITABLE GENERAL INSURANCE COMPANY, 625 - 625 President Kennedy St., Montreal, PQ H3A 1K9
DISC.	FEDERATED MUTUAL INSURANCE COMPANY, Box 5800, Winnipeg, MB R3C 3C9
DISC.	FIRE INSURANCE COMPANY OF CANADA, 1075 Bay St., Toronto, ON M5S 2W5
DISC.	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN, c/o McLean & Kerr, 372 Bay St., Toronto, ON M5H 2X5
DISC.	GOLD CIRCLE INSURANCE COMPANY,c/o Great-West Life Assurance Company, 100 Osborne St.N., Winnipeg, MB R3C 3A5
DISC.	HANOVER INSURANCE COMPANY, 2020 - 3080 Yonge St., Toronto, ON M4N 3N1
DISC.	LONDON ASSURANCE, 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
DISC.	NORTH AMERICAN BENEFIT ASSOCIATION, Box 234, Sarnia, ON N7T 7H9
DISC.	PACIFIC EMPLOYERS INSURANCE COMPANY, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2
DISC.	PAFCO INTERNATIONAL INSURANCE COMPANY, 500 - 212 King St. W., Toronto, ON M5H 1K5
DISC.	PHOENIX ASSURANCE PUBLIC LIMITED COMPANY, 48 Yonge St., Toronto, ON M5E 1G8

PROVINCIALLY LICENSED COMPANIES

DISC. LAURENTIAN LIFE AND HEALTH INSURANCE CORPORATION, 500 Grande-Allee E., Quebec, PQ G1R 5M4

COMPANIES WHICH HAVE NOT RENEWED THEIR LICENCES IN MANITOBA FOR 1991

FEDERALLY LICENSED COMPANY

None

PROVINCIALLY LICENSED COMPANY

None

RECIPROCAL EXCHANGES LICENSED TO DECEMBER 31, 1991

FEDERALLY LICENSED COMPANY

RECIP. LUMBERMEN'S UNDERWRITING ALLIANCE, 500 - 185 Dorval Ave., Dorval, PQ H9S 5J9

PROVINCIALLY LICENSED COMPANIES

RECIP. CANADIAN LAWYERS INSURANCE ASSOCIATION, c/o Federation of Law Societies, 480 - 445 St. Laurent Blvd., Montreal, PQ H2Y 2Y7

RECIP. CANADIAN OIL & GAS RECIPROCAL INSURANCE EXCHANGE, c/o The Wyatt Company, 2700, 350 - 7th Ave. S.W., Calgary, AB T2P 3N9

RECIP. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, c/o Johnson & Higgins Willis Faber Ltd., Box 1010, 40 King St. W., Toronto, ON M5H 3Y2

RECIP. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 210 - 4211 Yonge St., Willowdale, ON M2P 2A9

SPECIAL BROKERS LICENSED TO DECEMBER 31, 1991

Ian Alexander	o/a Johnson & Higgins Willis Faber Ltd. 2400 - 201 Portage Ave., Winnipeg, MB R3B 3K6
George P. Esau	o/a Oldfield, Kirby, Dale, Esau Inc. Insurance Brokers 200 - 330 St. Mary Ave., Winnipeg, MB R3C 2L2
Kenneth A. Feasey	o/a Ranger Insurance Agencies 827 Cavalier Drive, Winnipeg, MB R2Y 1C6
Nicholas Leitch	o/a Marsh & McLennan Limited 810 - One Lombard Pl., Winnipeg, MB R3B 0X3
Daniel R. Milne	o/a D.R. Milne & Company Ltd. 200 - 207 Donald St., Winnipeg, MB R3C 1M5
Brian G. Sanders	o/a Reed Stenhouse Limited 1800 - One Lombard Pl., Winnipeg, MB R3B 2A3
Gary D. Watt	o/a V. Watt & Associates Ltd. 203 - 5 Donald St., Winnipeg, MB R3L 2T4

COMPARATIVE SUMMARY

TOTAL PREMIUMS AND LOSSES IN ALL CLASSES, OTHER-THAN-LIFE
Adjustment Expenses Included in Net Losses Incurred

CLASS OF INSURANCE	1989			1990		
	PREMIUMS $'000	LOSSES $'000	LOSS RATIO	PREMIUMS $'000	LOSSES $'000	LOSS RATIO
Accident and Sickness	128,705	96,320	74.84%	142,797	116,346	81.48%
Aircraft	3,552	4,082	114.92%	3,071	4,528	147.44%
Automobile	304,271	287,656	94.54%	320,874	311,934	97.21%
Boiler and Machinery	3,708	2,648	71.41%	3,380	(32)	0.95%
Fidelity and Surety	10,337	3,652	35.33%	9,003	4,058	45.07%
Hail	8,202	12,398	151.16%	11,204	10,258	91.56%
Liability	39,059	13,094	33.52%	35,268	15,910	45.11%
Marine	792	566	71.46%	842	1,886	223.99%
Miscellaneous	27,322	13,875	50.79%	24,931	13,826	55.46%
*Property	178,623	112,414	62.93%	179,982	134,101	74.51%
TOTALS	$704,571	$546,705	77.59%	$731,35[illegible]	$612,815	83.08%

*Property includes: Fire, P.P.F., Plate Glass, Theft, Inland Transportation and Livestock.

ACCIDENT & SICKNESS
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1989 PREMIUMS $'000	1989 LOSSES $'000	1990 PREMIUMS $'000	1990 LOSSES $'000
Abbey Life Insurance Co. of Canada	22	2	221	40
Aetna Life Insurance Company	1,178	1,225	1,470	1,165
Aetna Life Insurance Co. of Canada	2,558	1,893	2,492	2,154
Alexander Hamilton Life Insurance Co.	125	72	148	63
Allstate Insurance Company of Canada	170	94	196	50
Allstate Life Insurance Co. of Canada	233	768	264	358
American Bankers Ins. Co. of Florida	88	37	114	36
American Bankers Life Assce. of Florida	5	1	24	6
American Home Assurance Company	289	29	(16)	48
American Life Insurance Company	59	9	568	28
Amex Life Assurance Company	180	71	194	61
Bankers Life and Casualty Company	2	0	1	0
Blue Cross Life Ins. Co. of Canada	56	4	74	11
Canada Life Assurance Company	7,058	5,139	9,322	6,142
Canadian Surety Company	3	0	0	0
Chrysler Life Insurance Co. of Canada	6	(4)	1	2
Chubb Insurance Company of Canada	2	0	0	0
CIGNA Insurance Company of Canada	0	0	1	0
CIGNA Life Insurance Company of Canada	45	39	74	36
Citadel General Assurance Company	3,673	2,504	3,595	1,922
Citadel Life Assurance Company	449	364	544	686
Combined Insurance Co. of America	2,751	599	2,680	1,140
Commerce and Industry Ins. Co. of Canada	12	(14)	6	7
Commercial Union Assurance Co. of Canada	65	(156)	58	22
Commercial Union Life Assce. of Canada	644	155	644	440
Confederation Life Insurance Company	3,835	2,810	4,258	2,718
Connecticut General Life Insurance Co.	(3)	(17)	1	4
Constellation Assurance Company	1,310	894	1,733	1,724
Continental Insurance Company	(4)	0	0	0
Continental Insurance Company of Canada	37	13	0	0
Cooperants, Mutual Life Ins. Society	0	0	13	0
Co-operators General Insurance Company	429	(5)	394	(27)
Co-operators Life Insurance Company	2,164	1,472	2,270	1,412
Credit Life Insurance Company	2	65	(15)	50
Crown Life Insurance Company	1,016	721	1,288	1,295

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Cumis General Insurance Company	16	3	20	14
Cumis Life Insurance Company	1,891	654	1,811	968
Desjardins Life Assurance Company Inc.	0	0	394	203
Desjardins Mutual Life Assurance Co.	238	150	394	35
Economical Mutual Insurance Company	26	8	0	0
Empire Life Insurance Company	141	90	171	96
Equitable Life Assce. Soc. of The U.S.	9	12	7	2,877
Equitable Life Insurance Co. of Canada	245	201	275	184
Federated Life Insurance Co. of Canada	217	122	226	165
Federated Mutual Insurance Company	0	(30)	0	(25)
Financial Life Assurance Co. of Canada	5	4	4	0
First North American Insurance Company	7,199	5,796	11,617	11,858
Ford Life Insurance Company	67	63	55	67
General American Life Insurance Company	44	46	21	19
Glacier National Life Assurance Company	107	29	127	40
Globe Life Insurance Company	204	50	201	62
Great-West Life Assurance Company	32,843	20,025	34,688	29,886
Guardian Insurance Company of Canada	1	0	2	0
Hartford Fire Insurance Company	8	0	49	54
Imperial Life Assurance Co. of Canada	2,885	1,586	856	773
Industrial-Alliance Life Ins. Company	0	0	68	46
John Alden Life Insurance Company	0	0	0	11
John Deere Insurance Company of Canada	9	10	12	13
John Hancock Mutual Life Insurance Co.	20	24	27	18
Laurentian Life & Health Insurance Corp.	0	0	785	699
Laurentian Life Insurance Co. of Canada	470	70	406	93
Laurentian Pacific Insurance Company	(2)	1	(1)	1
Laurier Life Insurance Company	3	1	2	0
Life Insurance Company of North America	5	8	6	18
London Life Insurance Company	9,347	7,838	9,620	7,789
London and Midland General Insurance Co.	298	143	565	256
Manufacturers Life Insurance Company	1,392	1,161	1,222	1,015
Maritime Life Assurance Company	1,738	955	1,614	1,037
Massachusetts Indemnity & Life Ins. Co.	939	(76)	7	0
Metropolitan Life Insurance Company	973	1,350	1,093	1,339
MIC Life Insurance Corporation	0	0	0	11
Mutual Life Assurance Company of Canada	5,559	5,558	6,379	6,527

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Mutual Life Insurance Co. of New York	21	13	13	2
Mutual of Omaha Insurance Company	1,813	1,878	1,869	471
National Fidelity Life Insurance Company	98	13	82	(5)
National Life Assurance Co. of Canada	614	423	1,007	403
New York Life Insurance Company	307	427	270	405
New York Life Insurance Co. of Canada	1	15	1	19
NN Life Insurance Company of Canada	33	4	49	15
Non-Marine Underwriters Lloyds of London	661	150	758	175
North American Life and Casualty Company	4	(10)	4	7
North American Life Assurance Company	548	1,679	472	3,923
Pafco International Insurance Company	206	22	(6)	15
Paul Revere Life Insurance Company	3,680	5,636	3,901	1,400
Pennsylvania Life Insurance Company	1,760	914	2,749	821
Phoenix Mutual Life Insurance Company	0	0	0	31
Pioneer Life Assurance Company	40	0	0	0
Principal Mutual Life Insurance Company	37	24	43	45
Provident Life and Accident Ins. Company	21	167	31	26
Prudential Assurance Company Limited	65	76	65	65
Prudential Insurance Company of America	1,946	2,833	2,871	2,862
Reliable Life Insurance Company	624	813	431	339
Royal Insurance Company of Canada	5	(3)	5	0
Seaboard Life Insurance Company	1,928	533	2,335	551
Sovereign General Insurance Company	55	(7)	155	39
Sovereign Life Insurance Company	6	9	253	44
Standard Life Assurance Company	29	47	34	54
Sun Life Assurance Company of Canada	9,492	11,076	10,211	10,770
Toronto Mutual Life Insurance Company	5	2	9	0
Transamerica Insurance Company	0	0	1	0
Transamerica Occidental Life Ins. Co.	102	228	18	173
Travelers Insurance Company	68	81	55	129
UNUM Life Insurance Company	941	62	1,132	801
UNUM Life Insurance Company of America	16	94	24	(142)
Voyageur Insurance Company	2,536	815	2,647	1,104
Wawanesa Mutual Life Insurance Company	2,453	1,263	2,518	1,256
Westbury Canadian Life Insurance Co.	453	411	533	450
Western Life Assurance Company	54	35	53	48
Zurich Indemnity Co. of Canada	125	71	108	31

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Zurich Life & Health Ins. Co. of Canada	1,015	544	2,936	1,982
Zurich Life Insurance Company of Canada	1,609	1,348	41	195
TOTALS	$126,705	$96,320	$142,797	$116,346

MARINE
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
American Home Assurance Company	(14)	(14)	0	0
AXA Home Insurance Company	0	0	19	7
Chubb Insurance Company of Canada	1	0	1	1
CIGNA Insurance Company of Canada	30	15	22	4
Commonwealth Insurance Company	0	6	0	(2)
Constitution Insurance Company of Canada	44	19	34	14
Continental Insurance Company	137	103	9	1,165
Continental Insurance Company of Canada	35	16	241	255
Dominion Insurance Corporation	75	101	93	61
Eagle Star Insurance Company Ltd.	4	3	7	5
Fireman's Fund Insurance Company	33	25	31	72
Home Insurance Company	0	2	0	3
Laurentian Pacific Insurance Company	8	8	6	0
Maritime Insurance Company, Limited	59	86	46	43
Norwich Union Fire Insurance Soc. Ltd.	9	8	13	5
Orion Insurance Company	3	3	4	4
Pafco International Insurance Company	0	13	0	16
Royal Insurance Company of Canada	293	157	315	232
Sumitomo Marine & Fire Insurance Co., Ltd.	0	0	1	1
Wellington Insurance Company	0	(1)	0	0
Zurich Indemnity Company of Canada	75	16	0	0
TOTALS	$792	$566	$842	$1,886

AIRCRAFT
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Aetna Casualty and Surety Company	29	0	39	77
American Home Assurance Company	29	(9)	138	(4)
AVEMCO Insurance Company	54	19	69	2
British Aviation Insurance Co. Limited	1,046	2,434	1,098	3,205
CIGNA Insurance Company of Canada	37	12	29	85
Commerce Group Insurance Company	36	340	57	(5)
Commercial Union Assurance Company PLC	19	0	21	0
Continental Casualty Company	247	27	224	13
Continental Insurance Company	145	13	59	(15)
Continental Insurance Company of Canada	0	0	72	21
Coronation Insurance Company Limited	628	362	602	601
Eagle Star Insurance Company Ltd.	140	8	85	(62)
Hartford Fire Insurance Company	28	9	123	38
Insurance Company of North America	0	0	0	0
Non-Marine Underwriters Lloyds of London	223	236	286	21
Old Republic Insurance Company	49	78	51	145
Orion Insurance Company PLC	22	(24)	(21)	(1)
Pacific Employers Insurance Company	(1)	36	0	(39)
Phoenix Assurance Public Limited Company	68	123	89	109
Prudential Assurance Company Limited	39	(228)	(275)	79
Simcoe & Erie General Insurance Company	229	72	107	253
St. Paul Fire and Marine Insurance Co.	45	1	41	0
Travelers Indemnity Company	319	569	177	5
United States Fidelity and Guaranty Co.	121	4	0	0
TOTALS	$3,552	$4,082	$3,071	$4,528

AUTOMOBILE
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Aetna Casualty and Surety Company	(14)	12	15	0
Allstate Insurance Company of Canada	0	(1)	11	10
American Home Assurance Company	109	11	22	(37)
American Road Insurance Company	269	112	314	168
Canadian Home Assurance Company	19	(73)	87	26
Canadian Surety Company	12	1	11	0
Chateau Insurance Company	0	0	2	0
Chequers Insurance Company	0	0	0	3
Chrysler Insurance Company	151	40	123	59
CIGNA Insurance Company of Canada	402	204	76	111
Commercial Union Assurance Co. of Canada	47	54	58	175
Continental Insurance Company	107	65	30	(9)
Continental Insurance Company of Canada	48	46	197	131
Co-operators General Insurance Company	6	0	3	0
Cumis General Insurance Company	7	0	8	6
Dome Insurance Corp. Ltd.	10	0	7	0
Dominion Insurance Corporation	0	0	0	1
Dominion of Canada General Insurance Co.	385	62	548	276
Ecclesiastical Insurance Office PLC	1	0	0	0
Economical Mutual Insurance Company	0	11	0	(10)
Employers Ins. of Wausau A Mutual Co.	1	4	3	(6)
Federated Insurance Company of Canada	264	196	284	102
Federated Mutual Insurance Company	0	(1)	0	13
Federation Insurance Company of Canada	0	212	0	0
Fireman's Fund Insurance Company	3	1	2	3
GAN Canada Insurance Company	0	7	0	11
General Accident Assurance Co. of Canada	99	94	165	20
Gerling Global Reinsurance Company	0	0	34	2
Guardian Insurance Company of Canada	23	13	52	10
Halifax Insurance Company	(2)	9	5	30
Hartford Fire Insurance Company	1	0	0	0
Hartford Insurance Company of Canada	0	0	1	1

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Home Insurance Company	0	(42)	0	34
Insurance Company of North America	0	0	0	0
Laurentian Casualty Company of Canada	14	0	0	0
Laurentian General Insurance Company Inc.	0	0	24	0
Laurentian Pacific Insurance Company	0	0	32	0
Liberty Mutual Fire Insurance Company	47	93	22	(47)
Liberty Mutual Insurance Company	0	1	0	3
Lumbermens Mutual Casualty Company	38	0	26	0
Manitoba Public Insurance Corporation	41,513	26,250	39,179	26,750
Markel Insurance Company of Canada	2	(15)	0	(18)
Metropolitan Insurance Company	1	0	9	0
Motors Insurance Corporation	50	173	53	131
New Hampshire Insurance Company	79	16	56	23
New Rotterdam Insurance Company	0	5	0	7
Non-Marine Underwriters Lloyds of London	0	0	16	0
Old Republic Insurance Company	(2)	0	0	0
Pacific Employers Insurance Company	0	(61)	0	60
PAFCO International Insurance Company	0	(41)	0	0
Portage La Prairie Mutual Insurance Co.	10	20	10	14
Prudential Assurance Company Limited	37	2	44	(1)
Royal Insurance Company of Canada	2,257	909	2,263	932
St. Paul Fire and Marine Insurance Co.	1	0	10	1
Safeco Insurance Company of America	0	0	0	(4)
Saskatchewan Mutual Insurance Company	2	0	3	0
Scottish & York Insurance Company Ltd.	0	0	0	366
Security National Insurance Company	0	0	0	0
Sentry Insurance A Mutual Company	0	2	5	2
Simcoe & Erie General Insurance Company	0	(83)	0	17
Sovereign General Insurance Company	62	12	84	10
Sumitomo Marine & Fire Insurance Co., Ltd.	0	0	16	9
Tokio Marine and Fire Insurance Co. Ltd.	6	2	(1)	0
Transit Insurance Company	2,537	1,865	2,962	2,978
Transport Insurance Company	0	(165)	0	(29)
Travelers Indemnity Company	35	0	0	0

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
United States Fire Insurance Company	32	8	6	(3)
USF&G Insurance Company of Canada	5	2	0	0
Utica Mutual Insurance Company	55	(14)	125	0
Wellington Insurance Company	1	0	18	0
Zurich Indemnity Company of Canada	157	139	783	390
Zurich Insurance Company	173	2	154	3
Manitoba Public Insurance Corporation Act - Compulsory Insurance	255,211	257,497	272,917	279,210
TOTALS	$304,271	$287,656	$320,874	$311,934

BOILER & MACHINERY
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Aetna Casualty and Surety Company	5	0	24	0
Affiliated F M Insurance Company	6	0	6	0
Allendale Mutual Insurance Company	291	0	234	5
Allstate Insurance Company of Canada	2	0	1	0
American Home Assurance Company	5	0	0	0
Arkwright Mutual Insurance Company	83	0	237	(1)
AXA Home Insurance Company	5	0	7	(1)
Boiler Inspection & Ins. Co. of Canada	558	668	393	(352)
Canadian Home Assurance Company	2	0	0	0
Canadian Surety Company	7	0	6	0
Chubb Insurance Company of Canada	10	0	10	0
CIGNA Insurance Company of Canada	0	0	(1)	0
Citadel General Assurance Company	0	0	1	0
Commercial Union Assurance Co. of Canada	327	33	332	123
Continental Insurance Company	330	144	59	(31)
Continental Insurance Company of Canada	55	4	209	53
Co-operators General Insurance Company	12	0	16	0
Cumis General Insurance Company	4	0	3	0
Dominion Insurance Corporation	2	0	2	2
Dominion of Canada General Insurance Co.	10	0	14	0
Economical Mutual Insurance Company	19	0	16	65
Federated Insurance Company of Canada	5	0	2	0
Federation Insurance Company of Canada	0	0	3	0
Fireman's Fund Insurance Company	0	0	4	2
General Accident Assurance Co. of Canada	12	0	24	0
Gerling Global General Insurance Company	628	303	606	(65)
Gerling Global Reinsurance Company	0	0	54	(89)
Grain Insurance and Guarantee Company	9	0	52	0
Guardian Insurance Company of Canada	1	0	1	0
Hanover Insurance Company	0	0	2	0
Hartford Fire Insurance Company	0	0	21	0
Hartford Insurance Company of Canada	0	0	1	0

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Herald Insurance Company	0	0	1	0
Home Insurance Company	3	0	18	0
Laurentian Pacific Insurance Company	2	0	5	0
Liberty Mutual Fire Insurance Company	8	0	10	0
Lumbermens Mutual Casualty Company	276	20	30	(5)
Manitoba Public Insurance Corporation	33	2	13	2
Motors Insurance Corporation	0	2	1	0
Non-Marine Underwriters Lloyds of London	0	0	7	0
Protection Mutual Insurance Company	123	953	135	(112)
Prudential Assurance Company Limited	23	0	28	0
Reliance Insurance Company	2	0	7	0
Royal Insurance Company of Canada	808	519	729	375
St. Paul Fire and Marine Insurance Co.	3	0	15	1
Sovereign General Insurance Company	4	0	15	0
Sun Alliance Insurance Company	2	0	0	0
Travelers Indemnity Company	5	0	0	0
United States Fidelity and Guaranty Co.	4	0	0	0
Wellington Insurance Company	19	0	18	(4)
Zurich Indemnity Company of Canada	5	0	7	0
Zurich Insurance Company	0	0	2	0
TOTALS	$3,708	$2,648	$3,380	$(32)

FIDELITY & SURETY
Adjustment Expenses Included In Net Losses Incurred

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Aetna Casualty and Surety Company	5	0	10	0
Alta Surety Company	25	0	26	0
American Home Assurance Company	1,163	396	1,005	21
Canadian General Insurance Company	0	0	7	0
Canadian Surety Company	1,281	1,082	1,309	(24)
Chateau Insurance Company	1	0	2	0
Chubb Insurance Company of Canada	234	69	255	33
CIGNA Insurance Company of Canada	27	5	3	45
Citadel General Assurance Company	3	0	3	0
Commerce and Industry Ins. Co. of Canada	(1)	0	0	0
Commercial Union Assurance Co. of Canada	71	(15)	36	34
Continental Insurance Company	113	(14)	(2)	5
Continental Insurance Company of Canada	61	13	229	101
Co-operators General Insurance Company	265	652	340	(134)
Cumis General Insurance Company	248	766	268	(143)
Dominion Insurance Corporation	13	(6)	0	(3)
Dominion of Canada General Insurance Co.	237	120	157	29
Economical Mutual Insurance Company	8	(6)	7	2
Employers Ins. of Wausau A Mutual Co.	1	0	0	0
Equitable General Insurance Company	0	(60)	0	1
Federated Insurance Company of Canada	27	0	24	0
GAN Canada Insurance Company	1	0	0	0
General Accident Assurance Co. of Canada	54	1	42	21
Gerling Global General Insurance Company	14	0	40	2
Gerling Global Reinsurance Company	0	0	4	0
Grain Insurance and Guarantee Company	40	0	18	5
Guarantee Company of North America	2,847	83	1,157	(54)
Guardian Insurance Company of Canada	394	380	432	45
Insurance Company of North America	0	(2)	0	1
Laurentian Casualty Company of Canada	446	8	49	33
Laurentian Pacific Insurance Company	1,186	32	1,536	3,427
Manitoba Public Insurance Corporation	125	23	98	35

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Markel Insurance Company of Canada	16	0	3	0
Non-Marine Underwriters Lloyds of London	78	0	6	0
Pafco International Insurance Company	0	(1)	0	1
Prudential Assurance Company Limited	173	27	108	30
Royal Insurance Company of Canada	186	64	181	86
St. Paul Fire and Marine Insurance Co.	1	0	1	0
Safeco Insurance Company of America	13	0	14	0
Scottish & York Insurance Company Ltd.	58	(10)	45	13
Seaboard Surety Company of Canada	69	4	202	56
Sentry Insurance A Mutual Company	0	5	0	(3)
Simcoe & Erie General Insurance Company	12	0	37	0
Sovereign General Insurance Company	19	(2)	87	3
Sumitomo Marine & Fire Insurance Co., Ltd.	0	0	2	1
Sun Alliance Insurance Company	2	4	2	(1)
Toronto General Insurance Company	0	0	5	0
Traders General Insurance Company	0	0	3	0
Travelers Indemnity Company	(15)	0	0	0
United States Fire Insurance Company	8	4	0	2
USF&G Insurance Company of Canada	31	5	0	0
Victoria Insurance Company of Canada	10	134	1	(2)
Wawanesa Mutual Insurance Company	11	1	11	5
Wellington Insurance Company	193	(15)	375	4
Western Surety Company	549	(103)	613	372
Zurich Indemnity Company of Canada	9	6	176	2
Zurich Insurance Company	25	2	76	7
TOTALS	$10,337	$3,652	$9,003	$4,058

LIABILITY
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Aetna Casualty and Surety Company	(5)	1	21	3
Allstate Insurance Company of Canada	40	3	25	97
American Bankers Insurance Co. of Florida	0	0	48	0
American Home Assurance Company	1,283	44	1,368	12
AXA Home Insurance Company	25	(9)	55	(3)
British Aviation Insurance Co. Limited	103	2	95	10
Calvert Insurance Company Limited	4	(229)	0	(127)
Canadian General Insurance Company	68	56	66	37
Canadian Home Assurance Company	344	(9)	318	97
Canadian Millers' Mutual Fire Insurance Co.	0	0	17	0
Canadian Surety Company	739	358	672	377
Chateau Insurance Company	1	0	2	0
Chubb Insurance Company of Canada	376	38	385	71
CIGNA Insurance Company of Canada	425	(48)	782	363
Citadel General Assurance Company	0	123	7	(117)
Commerce and Industry Ins. Co. of Canada	109	41	12	12
Commercial Union Assurance Co. of Canada	638	458	755	93
Commonwealth Insurance Company	601	222	490	(367)
Constitution Insurance Company of Canada	10	(8)	3	(23)
Continental Casualty Company	30	0	0	0
Continental Insurance Company	1,879	896	0	(16)
Continental Insurance Company of Canada	424	375	2,039	1,310
Co-operators General Insurance Company	906	225	873	469
Cornhill Insurance Company of Canada	9	0	6	1
Coronation Insurance Company Limited	247	24	245	38
Cumis General Insurance Company	102	13	121	25
Dome Insurance Corp. Ltd.	44	0	46	0
Dominion Insurance Corporation	8	10	0	20
Dominion of Canada General Insurance Co.	667	(463)	611	1,295
Ecclesiastical Insurance Office PLC	12	13	12	(2)
Economical Mutual Insurance Company	278	39	254	100
Elite Insurance Company	444	105	481	168
Employers Ins. of Wausau A Mutual Co.	1	34	2	105
Federal Insurance Company	0	0	1	4
Federated Insurance Company of Canada	734	1,024	639	(133)

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Federated Mutual Insurance Company	1	100	0	0
Federation Insurance Company of Canada	102	(15)	139	22
Fireman's Fund Insurance Company	149	82	77	25
GAN Canada Insurance Company	284	69	227	88
General Accident Assurance Co. of Canada	1,291	5	2,109	425
Gerling Global General Insurance Company	265	(37)	433	104
Gerling Global Reinsurance Company	0	0	161	3
Grain Insurance and Guarantee Company	643	102	657	108
Guarantee Company of North America	3	0	104	24
Guardian Insurance Company of Canada	1,103	493	1,316	649
Halifax Insurance Company	3	107	6	(16)
Hanover Insurance Company	201	27	251	148
Hartford Fire Insurance Company	5	4	0	(2)
Hartford Insurance Company of Canada	0	0	1	0
Herald Insurance Company	0	10	0	(2)
Home Insurance Company	327	337	6	(259)
Insurance Company of North America	0	(71)	0	8
Jevco Insurance Company	0	0	14	27
Kansa General Insurance Company	454	350	0	0
Kansa General International Ins. Co. Ltd.	0	0	29	970
Laurentian Casualty Company of Canada	3	1	0	0
Laurentian General Ins. Company Inc.	0	11	0	0
Laurentian Pacific Insurance Company	640	(68)	477	558
Laurentian Shield Insurance Company	0	0	0	51
Liberty Mutual Fire Insurance Company	7	3	1	0
Liberty Mutual Insurance Company	8	0	5	0
London and Midland General Insurance Co.	0	11	0	47
Lumbermens Mutual Casualty Company	59	24	35	(24)
Manitoba Mennonite Mutual Insurance Co.	190	132	203	187
Manitoba Public Insurance Corporation	3,972	283	2,051	1,032
Markel Insurance Company of Canada	2	0	2	0
Metropolitan Insurance Company	35	6	50	22
Motors Insurance Corporation	200	178	318	149
New Hampshire Insurance Company	1,283	791	1,071	574
New Rotterdam Insurance Company	243	86	181	103
Niagara Fire Insurance Company	0	262	0	(86)
Non-Marine Underwriters Lloyds of London	432	109	410	(569)

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Norman Insurance Company Limited	1	(6)	1	(9)
Pacific Employers Insurance Company	0	191	0	(230)
Pafco Insurance Company Limited	0	(2)	100	9
Pafco International Insurance Company	91	(12)	145	25
Personal Insurance Company of Canada	0	(2)	0	0
Portage La Prairie Mutual Insurance Co.	676	74	703	570
Prudential Assurance Company Limited	2,282	852	2,142	637
Red River Valley Mutual Insurance Co.	608	144	672	464
Reliance Insurance Company	224	157	237	198
Royal Insurance Company of Canada	3,919	2,284	2,648	1,940
St. Paul Fire and Marine Insurance Co.	20	157	46	81
Saskatchewan Mutual Insurance Company	159	64	153	71
Scottish & York Insurance Company Ltd.	2,961	1,169	1,824	1,036
Seaboard Surety Company of Canada	55	26	60	58
Security Insurance Company of Hartford	0	(85)	0	(1)
Sentry Insurance A Mutual Company	14	3	7	6
Simcoe & Erie General Insurance Company	1,828	(375)	1,627	1,069
Sovereign General Insurance Company	1,838	785	2,182	1,261
Sumitomo Marine & Fire Insurance Co., Ltd.	0	0	10	5
Sun Alliance Insurance Company	11	1	14	0
Tokio Marine and Fire Insurance Co. Ltd.	2	(1)	0	3
Toronto General Insurance Company	56	46	54	30
Traders General Insurance Company	31	25	30	17
Trafalgar Insurance Company of Canada	5	0	3	1
Transamerica Insurance Company	0	0	92	0
Transit Insurance Company	32	0	37	2
Travelers Indemnity Company	4	35	0	3
United States Fire Insurance Company	127	(100)	162	5
USF&G Insurance Company of Canada	55	4	0	0
Utica Mutual Insurance Company	(31)	327	(11)	(1)
Victoria Insurance Company of Canada	31	(5)	0	(7)
Wawanesa Mutual Insurance Company	429	202	425	8
Wellington Insurance Company	115	18	159	108
Yasuda Fire and Marine Insurance Co.	32	24	26	(58)
Zurich Indemnity Company of Canada	334	252	346	(35)
Zurich Insurance Company	699	116	589	359
TOTALS	$39,059	$13,094	$35,268	$15,910

H A I L
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
American National Fire Insurance Co.	52	260	249	(7)
CIGNA Insurance Company of Canada	785	838	2,028	2,105
Continental Insurance Company	1,353	1,960	2,296	2,195
Co-operative Hail Insurance Co. Ltd.	2,356	3,542	1,866	979
GAN Canada Insurance Company	0	0	0	2
Great American Insurance Company	419	346	1,154	996
Hartford Fire Insurance Company	1,475	2,101	1,795	2,702
New Rotterdam Insurance Company	818	2,061	662	627
Niagara Fire Insurance Company	305	(4)	420	383
Scottish & York Insurance Company Ltd.	299	549	396	146
Simcoe & Erie General Insurance Company	340	745	338	130
TOTALS	$8,202	$12,398	$11,204	$10,258

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1989		1990	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
CREDIT				
American Credit Indemnity Company	33	5	27	(4)
Laurentian Pacific Insurance Company	0	(8)	0	0
Trade Indemnity PLC	0	0	194	43
MORTGAGE				
Mortgage Insurance Company of Canada	3,017	1,480	2,660	2,812
TITLE				
Chicago Title Insurance Company	4	0	5	0
Lawyers Title Insurance Company	1	0	0	0
LEGAL EXPENSE				
Federated Mutual Insurance Company	0	0	0	(122)
SPECIAL RISK EXTENSION				
Manitoba Public Insurance Corporation	23,907	12,212	21,753	11,109
PRODUCT WARRANTY				
Elite Insurance Company	360	186	292	(12)
TOTALS	$27,322	$13,875	$24,931	$13,826

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PROP
Adjustment Expenses Included

Company	1989 PREMIUMS			1989 LOSSES	
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000
Aetna Casualty and Surety Company	0	74	74	0	104
Affiliated F M Insurance Company	0	193	193	0	52
Allendale Mutual Insurance Company	0	795	795	0	(13)
Allstate Insurance Company of Canada	247	177	424	127	141
American Bankers Ins. Co. of Florida	507	16	523	47	3
American Home Assurance Company	13	2,213	2,226	(37)	(443)
American Road Insurance Company	1	0	1	0	0
Arkwright Mutual Insurance Company	0	430	430	0	36
AXA Home Insurance Company	686	52	738	89	(1)
Boiler Inspection & Ins. Co. of Canada	0	13	13	0	2
Calvert Insurance Company Limited	0	67	67	33	0
Canada Life Casualty Insurance Company	182	0	182	46	0
Canadian General Insurance Company	690	60	750	387	51
Canadian Home Assurance Company	455	524	979	95	384
Canadian Millers' Mutual Fire Ins. Co.	0	0	0	0	0
Canadian Surety Company	2,768	1,059	3,827	1,385	348
Chateau Insurance Company	0	11	11	0	28
Chequers Insurance Company	12	0	12	0	0
Chrysler Insurance Company	0	1	1	0	0
Chubb Insurance Company of Canada	30	288	318	7	(5)
CIGNA Insurance Company of Canada	6	1,649	1,655	0	396
Citadel General Assurance Company	33	12	45	10	10
Commerce and Industry Ins. Co. of Canada	0	169	169	0	(69)
Commerce Group Insurance Company	0	0	0	0	0
Commercial Union Assurance Co. of Canada	1,450	2,076	3,526	991	1,559
Commonwealth Insurance Company	0	933	933	0	1,456
Constitution Insurance Company of Canada	90	103	193	22	62
Continental Insurance Company	720	6,601	7,321	1,141	6,264
Continental Insurance Company of Canada	340	1,308	1,648	58	395
Co-operators General Insurance Company	3,904	3,133	7,037	2,687	1,641
Cornhill Insurance Company of Canada	11	8	19	6	2
Coseco Insurance Company	3,058	0	3,058	2,509	0

E R T Y
in Net Losses Incurred

1989	1990			1990		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
104	0	85	85	0	1,621	1,621
52	0	187	187	0	63	63
(13)	0	774	774	0	534	534
268	253	207	460	446	54	500
50	703	19	722	82	144	226
(480)	0	1,075	1,075	0	1,795	1,795
0	1	0	1	0	0	0
36	0	1,329	1,329	0	0	(4)
88	1,208	174	1,382	812	(6)	806
2	0	1	1	0	27	27
33	0	35	35	0	(3)	(3)
46	209	0	209	122	0	122
438	942	101	1,043	755	130	885
479	514	499	1,013	252	155	407
0	0	3	3	0	0	0
1,733	3,048	996	4,044	2,124	1,015	3,139
28	0	8	8	0	21	21
0	44	0	44	30	0	30
0	0	1	1	0	0	0
2	41	309	350	36	(5)	31
396	62	1,167	1,229	11	509	520
20	37	18	55	16	(3)	13
(69)	0	153	153	0	17	17
0	0	3	3	0	0	0
2,550	863	2,365	3,228	713	1,273	1,986
1,458	0	666	666	0	(83)	(83)
84	130	46	176	54	55	109
7,405	(6)	1,266	1,260	156	3,288	3,444
453	1,211	5,318	6,529	1,179	4,383	5,562
4,328	4,181	3,202	7,383	4,598	2,751	7,349
8	19	7	26	8	0	8
2,509	3,357	0	3,357	2,329	0	2,329

Company	1989 PREMIUMS			1989 LOSSES	
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000
Cumis General Insurance Company	1,138	311	1,449	1,033	325
Dome Insurance Corp. Ltd.	0	2	2	0	3
Dominion Insurance Corporation	7	2,277	2,284	0	560
Dominion of Canada General Insurance Co.	4,247	1,115	5,362	3,391	629
Ecclesiastical Insurance Office PLC	0	274	274	0	429
Economical Mutual Insurance Company	2,056	480	2,536	1,190	363
Elite Insurance Company	664	591	1,255	419	610
Employers Ins. of Wausau A Mutual Co.	0	94	94	0	2
Equitable General Insurance Company	0	0	0	0	3
Federal Insurance Company	0	1	1	0	0
Federated Insurance Company of Canada	195	923	1,118	116	365
Federated Mutual Insurance Company	0	(18)	(18)	6	(19)
Federation Insurance Company of Canada	699	70	769	441	12
Fireman's Fund Insurance Company	0	359	359	0	79
Foresters Indemnity Company	223	0	223	82	0
GAN Canada Insurance Company	43	476	519	6	231
General Accident Assurance Co. of Canada	2,859	2,352	5,211	1,780	1,741
Gerling Global General Insurance Company	0	3,059	3,059	0	518
Gerling Global Reinsurance Company	0	0	0	0	0
Gold Circle Insurance Company	0	0	0	37	0
Grain Insurance and Guarantee Company	1,596	1,894	3,490	1,065	476
Guardian Insurance Company of Canada	4	669	673	1	293
Halifax Insurance Company	0	949	949	(2)	1,181
Hanover Insurance Company	701	306	1,007	390	80
Hartford Fire Insurance Company	1	914	915	0	565
Hartford Insurance Company of Canada	0	0	0	0	0
Herald Insurance Company	1	2	3	0	6
Home Insurance Company	70	78	148	82	26
Hutterian Brethren Mutual Insurance Corp.	1,499	0	1,499	220	0
Insurance Company of North America	0	0	0	0	(11)
Jevco Insurance Company	0	0	0	0	0
John Deere Insurance Company of Canada	0	323	323	0	203
Kansa General International Ins.Co.Ltd.	0	145	145	0	710
Laurentian Casualty Company of Canada	0	4	4	0	(1)

1989	1990			1990		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
1,358	1,568	308	1,876	1,699	136	1,835
3	0	4	4	0	1	1
560	106	776	882	60	902	962
4,020	3,978	1,100	5,078	3,727	1,273	5,000
429	0	0	269	0	0	472
1,553	2,252	383	2,635	1,561	515	2,076
1,029	737	580	1,317	344	611	955
2	0	(9)	(9)	0	(2)	(2)
3	0	0	0	0	0	0
0	0	15	15	0	6	6
481	199	718	917	67	335	402
(13)	0	0	0	6	(10)	(4)
453	935	97	1,032	507	108	615
79	0	203	203	0	42	42
82	203	0	203	216	0	216
237	46	421	467	53	322	375
3,521	5,045	2,889	7,934	2,148	1,097	3,245
518	0	3,101	3,101	0	2,200	2,200
0	0	346	346	0	278	278
37	0	0	0	5	0	5
1,541	1,619	2,108	3,727	885	2,146	3,031
294	4	720	724	(1)	380	379
1,179	0	1,003	1,003	(6)	3,269	3,263
470	1,257	267	1,524	987	203	1,190
565	0	885	885	0	1,937	1,937
0	0	10	10	0	1	1
6	0	2	2	0	57	57
108	0	71	71	(2)	176	174
220	0	1,627	1,627	0	632	632
(11)	0	0	0	0	0	0
0	0	84	84	0	19	19
203	0	340	340	0	119	119
710	0	4	4	0	104	104
(1)	0	6	6	0	0	0

Company	1989 PREMIUMS			1989 LOSSES	
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000
Laurentian General Ins. Company Inc.	0	109	109	0	(40)
Laurentian Pacific Insurance Company	1	167	168	0	255
Laurentian Shield Insurance Company	0	0	0	0	0
Liberty Mutual Fire Insurance Company	1	24	25	0	427
Liberty Mutual Insurance Company	0	0	0	0	2
London and Midland General Insurance Co.	83	0	83	17	26
Lumbermens Mutual Casualty Company	0	183	183	0	(34)
Manitoba Mennonite Mutual Insurance Co.	3,452	37	3,489	2,388	0
Manitoba Public Insurance Corporation	8,282	3,990	12,272	4,665	2,387
Marine Indemnity Ins. Co. of America	0	0	0	0	0
Maritime Insurance Company, Limited	0	5	5	0	11
Metropolitan Insurance Company	1	0	1	0	0
Motors Insurance Corporation	0	2	2	0	2
Mutual of Ottawa - Church Insurance	0	3	3	0	0
New Hampshire Insurance Company	0	1,392	1,392	0	1,609
New Rotterdam Insurance Company	29	312	341	7	235
Niagara Fire Insurance Company	5	0	5	8	0
Non-Marine Underwriters Lloyds of London	818	1,013	1,831	459	374
Norman Insurance Company Limited	159	130	289	177	110
Norwich Union Fire Insurance Soc. Ltd.	0	2	2	0	0
Old Republic Insurance Company	23	0	23	12	0
Pacific Employers Insurance Company	0	2	2	0	557
Pafco Insurance Company Limited	0	(8)	(8)	(2)	100
Pafco International Insurance Company	0	319	319	(2)	97
Personal Insurance Company of Canada	1,357	0	1,357	704	0
Pool Insurance Company	0	1,016	1,016	0	0
Portage La Prairie Mutual Insurance Co.	12,419	654	13,073	7,954	419
Protection Mutual Insurance Company	0	824	824	0	323
Prudential Assurance Company Limited	4,314	3,429	7,743	1,765	977
Prudential of America General Ins. Co.	89	0	89	53	0
Red River Valley Mutual Insurance Co.	0	10,469	10,469	0	6,345
Reliance Insurance Company	0	22	22	0	24
Royal Exchange Assurance of America Inc.	0	10	10	0	(2)
Royal Insurance Company of Canada	2,858	6,854	9,712	1,975	7,344

1989	1990			1990		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
(40)	0	99	99	0	62	62
255	1	173	174	0	41	41
0	4	0	4	1	0	1
427	1	40	41	0	(226)	(226)
2	0	0	0	0	16	16
43	120	0	120	73	1	74
(34)	0	145	145	0	0	0
2,388	3,430	22	3,452	0	0	2,400
7,052	5,894	2,253	8,147	3,937	1,277	5,214
0	0	28	28	0	39	39
11	0	0	8	0	0	4
0	1	1	2	0	0	0
2	0	2	2	0	49	49
0	0	13	13	0	0	0
1,609	0	692	692	0	(180)	(180)
242	31	281	312	35	195	230
8	0	0	0	2	0	2
833	899	990	1,889	806	2,032	2,838
287	136	78	214	41	132	173
0	0	8	8	0	8	8
12	16	0	16	6	0	6
557	0	0	0	0	(83)	(83)
98	0	342	342	17	32	49
95	0	(8)	(8)	0	113	113
704	1,551	0	1,551	739	0	739
0	0	1,104	1,104	0	705	705
8,373	13,049	490	13,539	8,174	294	8,468
323	0	506	506	0	232	232
2,742	4,038	3,505	7,543	2,279	1,483	3,762
53	106	0	106	183	0	183
6,345	0	0	11,183	7,546	0	7,546
24	0	85	85	0	494	494
(2)	0	14	14	0	2	2
9,319	2,851	6,845	9,696	1,564	6,537	8,101

Company	1989 PREMIUMS			1989 LOSSES	
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000
St. Paul Fire and Marine Insurance Co.	0	277	277	0	213
Saskatchewan Mutual Insurance Company	2,515	219	2,734	1,695	36
Scottish & York Insurance Company Ltd.	0	300	300	0	169
Security Insurance Company of Hartford	0	2	2	0	(2)
Security National Insurance Company	0	0	0	(15)	0
Sentry Insurance A Mutual Company	2	21	23	3	(1)
Simcoe & Erie General Insurance Company	91	944	1,035	47	750
Sovereign General Insurance Company	22	3,607	3,629	31	2,376
Sumitomo Marine & Fire Ins. Co., Ltd.	0	2	2	0	0
Sun Alliance Insurance Company	0	114	114	0	101
Tokio Marine and Fire Insurance Co. Ltd.	0	13	13	0	1
Toronto General Insurance Company	564	49	613	317	42
Traders General Insurance Company	314	27	341	176	23
Trafalgar Insurance Company of Canada	6	4	10	3	1
Transamerica Insurance Company	0	0	0	0	0
Transit Insurance Company	0	643	643	0	294
Transport Insurance Company	0	0	0	0	(10)
Travelers Indemnity Company	0	66	66	0	81
United States Fidelity and Guaranty Co.	0	53	53	0	75
United States Fire Insurance Company	0	326	326	0	186
USF&G Insurance Company of Canada	452	359	811	464	368
Utica Mutual Insurance Company	0	27	27	0	0
Victoria Insurance Company of Canada	0	4	4	0	0
Voyageur Insurance Company	79	0	79	31	0
Wawanesa Mutual Insurance Company	16,146	6,822	22,968	10,185	4,734
Wellington Insurance Company	3,414	829	4,243	2,390	973
Yasuda Fire and Marine Insurance Co.	0	6	6	0	6
Zurich Indemnity Company of Canada	1,734	613	2,347	791	211
Zurich Insurance Company	1,183	1,102	2,285	679	1,618
TOTALS	$91,619	$87,004	$178,623	$56,837	$55,577

**Property insurance includes Fire, P.P.F., Plate Glass, Theft, Inland Transportation & Livestock*

1989	1990			1990		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
213	0	336	336	0	1,083	1,083
1,731	2,242	202	2,444	1,196	173	1,369
169	0	375	375	2	208	210
(2)	0	8	8	0	2	2
(15)	24	0	24	(21)	0	(21)
2	0	15	15	0	0	0
797	77	1,088	1,165	94	484	578
2,407	143	3,993	4,136	19	2,930	2,949
0	0	21	21	0	10	10
101	0	176	176	0	(18)	(18)
1	0	24	24	0	3	3
359	771	83	854	618	107	725
199	430	46	476	343	59	402
4	10	4	14	4	0	4
0	0	46	46	0	0	0
294	0	750	750	0	37	87
(10)	0	0	0	0	(45)	(45)
81	0	83	83	0	37	37
75	0	15	15	0	0 000	0
186	0	551	551	0	202	202
832	0	0	0	0	0	0
0	0	19	19	0	6	6
0	0	2	2	0	0	0
31	79	0	79	49	0	49
14,919	16,700	7,001	23,701	10,402	4,751	15,153
3,363	3,248	1,602	4,850	2,780	2,282	5,062
6	0	5	5	0	(14)	(14)
1,002	1,868	625	2,493	2,174	249	2,423
2,297	2,038	1,147	3,185	1,094	650	1,744
$112,414	$94,524	$73,988	$179,982	$70,136	$61,093	$134,101

LIFE INSURANCE - NET PREMIUM INCOME ON MANITOBA BUSINESS - 1990

COMPANY	INSURANCE PREMIUMS (DIRECT)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual $'000	Group $'000	Total $'000	Individual $'000	Group $'000	Total $'000
Abbey Life Insurance Co. of Canada	251	437	688	0	0	0
Aetna Life Insurance Company	12	220	232	0	0	0
Aetna Life Insurance Co. of Canada	1,442	956	2398	5,474	2,063	7,537
Alexander Hamilton Life Insurance Co.	0	116	116	0	0	0
Allstate Life Insurance Co. of Canada	95	78	173	3	0	3
American Bankers Life Assce.of Florida	0	165	165	0	0	0
American Life Insurance Company	607	5	612	536	0	536
AMEX Life Assurance Company	0	3	3	0	0	0
Balboa Life Insurance Company	0	314	314	0	0	0
Blue Cross Life Insurance Co. of Canada	38	34	72	0	0	0
Canada Life Assurance Company	1,879	15,081	16,960	4,851	3,664	8,515
Chrysler Life Insurance Co. of Canada	0	16	16	0	0	0
CIGNA Life Insurance Co. of Canada	0	1	1	0	0	0
Citadel Life Assurance Company	1,670	229	1,899	2,771	428	3,199
College Retirement Equities Fund	0	0	0	0	0	0
Colonia Life Insurance Company	615	0	615	762	0	762
Combined Insurance Co. of America	8	118	126	0	0	0
Commercial Union Life Assce.Co.of Canada	1,154	203	1,357	440	0	440
Confederation Life Insurance Company	2,291	4,669	6,960	1,319	262	1,581
Connecticut General Life Insurance Co.	0	6	6	0	0	0
Cooperants, Mutual Life Ins. Society	1	94	95	0	0	0
Co-operators Life Insurance Company	1,120	902	2,022	667	364	1,031
Credit Life Insurance Company	0	(12)	(12)	0	0	0
Crown Life Insurance Company	1,307	742	2,049	407	3,459	3,866
Cumis Life Insurance Company	618	3,181	3,799	0	1,155	1,155
Cuna Mutual Insurance Society	36	0	36	1	0	1
Desjardins Life Assurance Company Inc.	12	466	478	0	4,767	4,767
Empire Life Insurance Company	679	357	1,036	1,623	43	1,666
Equitable Life Assce. Society of U.S.	1	34	35	0	0	0
Equitable Life Insurance Co. of Canada	3,332	411	3,743	7,597	343	7,940
Federated Life Insurance Co. of Canada	201	59	260	90	0	90
Financial Life Assurance Co. of Canada	1,243	0	1,243	0	0	0
Ford Life Insurance Company	0	98	98	0	0	0
Franklin Life Insurance Company	18	0	18	0	0	0
General American Life Insurance Company	0	2	2	0	0	0

COMPANY	INSURANCE PREMIUMS (DIRECT)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual $'000	Group $'000	Total $'000	Individual $'000	Group $'000	Total $'000
Gerling Global Life Insurance Company	45	0	45	0	0	0
Glacier National Life Assurance Company	17	0	17	0	0	0
Globe Life Insurance Company	(58)	438	380	0	0	0
Great-West Life Assurance Company	17,745	18,420	36,165	67,142	111,021	178,163
Imperial Life Assurance Co. of Canada	6,907	510	7,417	17,988	0	17,988
Industrial-Alliance Life Ins. Company	29	116	145	0	6	6
John Alden Life Insurance Company	0	0	0	0	0	0
John Hancock Mutual Life Insurance Co.	1	8	9	0	1	1
Laurentian Life & Health Insurance Corp.	47	510	557	1	0	1
Laurentian Life Insurance Co. of Canada	238	0	238	0	0	0
Laurier Life Insurance Company	527	0	527	0	0	0
London Life Insurance Company	28,785	2,424	31,209	15,162	7,401	22,563
Manufacturers Life Insurance Company	9,891	320	10,211	25,323	3,237	28,560
Maritime Life Assurance Company	2,349	821	3,170	2,724	7	2,731
Massachusetts Indemnity & Life Ins. Co.	837	0	837	80	0	80
Massachusetts Mutual Life Insurance Co.	1	3	4	0	0	0
Metropolitan Life Insurance Company	2,768	1,025	3,793	5,136	2,260	7,396
Metropolitan Life Ins. Company of Canada	1,375	0	1,375	778	0	778
MIC Life Insurance Corporation	0	164	164	0	0	0
Minnesota Mutual Life Insurance Company	7	3	10	0	0	0
Mutual Life Assurance Company of Canada	9,263	1,594	10,857	29,113	9,479	38,592
Mutual Life Insurance Co. of New York	64	0	64	0	0	0
Mutual of Omaha Insurance Company	1,362	67	1,429	13	24	37
National Fidelity Life Insurance Company	7	0	7	0	0	0
National Life Assurance Co. of Canada	3,930	774	4,704	1,022	3,378	4,400
New York Life Insurance Company	5,773	74	5,847	2	0	2
New York Life Insurance Co. of Canada	4,482	0	4,482	8,066	0	8,066
NN Life Insurance Company of Canada	2,136	0	2,136	5,926	0	5,926
North American Life and Casualty Company	23	0	23	0	0	0
North American Life Assurance Company	7,278	3,675	10,953	10,736	17,208	27,944
North West Life Assurance Co. of Canada	1,052	0	1,052	479	0	479
Norwich Union Life Insurance Society	1,641	0	1,641	251	0	251
Old Republic Life Insurance Company	0	0	0	0	0	0
Paul Revere Life Insurance Company	742	14	756	122	0	122
Pennsylvania Life Insurance Company	278	5	283	71	1	72
Pierce National Life Insurance Company	732	0	732	48	0	48
Principal Mutual Life Insurance Company	4	49	53	0	0	0

COMPANY	INSURANCE PREMIUMS (DIRECT)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual $'000	Group $'000	Total $'000	Individual $'000	Group $'000	Total $'000
Provident Life and Accident Ins. Company	0	75	75	0	0	0
Prudential Assurance Company Limited	1,634	348	1,982	1,837	2,048	3,885
Prudential Insurance Company of America	3,051	2,734	5,785	2,185	179	2,364
Prudential Life Assce.of England(Canada)	61	159	220	4,470	394	4,864
Prudential of America Life Ins. Co. (Canada)	17	0	17	0	0	0
Reliable Life Insurance Company	54	407	461	0	0	0
Royal Life Insurance Company of Canada	257	8	265	2,977	0	2,977
Seaboard Life Insurance Company	1,975	2,858	4,833	18,614	0	18,614
Sovereign Life Insurance Company	3,302	205	3,507	3,149	0	3,149
Standard Life Assurance Company	461	17	478	12,207	101	12,308
Sun Alliance & London Assce.Co. (Canada)	36	0	36	1	0	1
Sun Alliance & London Assce. Co. Limited	22	0	22	0	0	0
Sun Life Assurance Company of Canada	14,227	4,144	18,371	19,928	7,186	27,114
Teachers Ins.& Annuity Assoc. of America	3	0	3	0	0	0
Toronto Mutual Life Insurance Company	123	0	123	0	0	0
Transamerica Life Insurance Co. of Canada	2,148	0	2,148	65	12	77
Transamerica Occidental Life Ins. Co.	461	(6)	455	0	0	0
Travelers Insurance Company	0	37	37	0	0	0
United American Insurance Company	4	0	4	0	0	0
UNUM Life Insurnace Company of America	0	0	0	0	0	0
Wawanesa Mutual Life Insurance Company	3,484	885	4,369	2,085	0	2,085
Westbury Canadian Life Insurance Co.	87	416	1,203	262	0	262
Western Life Assurance Company	52	0	52	0	0	0
Winterthur Life Insurance Company	0	0	0	0	0	0
Zurich Life & Health Ins. Co. of Canada	0	477	477	0	0	0
Zurich Life Insurance Company of Canada	3,138	11	3,149	129	102	231
TOTAL	$164,205	$72,774	$236,979	$284,633	$180,593	$465,226

**Individual includes Industrial*

LIFE INSURANCE - DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA - 1989			
	INSURANCE CONTRACTS LESS REINSURANCE CEDED	ANNUITY CONTRACTS LESS REINSURANCE CEDED	
	INDIVIDUAL	INDIVIDUAL	GROUP
COMPANY	Annuity Payments $'000	Matured Endowments $'000	Disability Claims $'000
Aetna Life Insurance Co. of Canada	0	(6)	0
Federated Life Insurance Co. of Canada	2	0	0
Imperial Life Assurance Co. of Canada	0	0	1
NN Life Insurance Company of Canada	0	128	0
Seaboard Life Insurance Company	0	36	2
TOTALS	$2	$158	$3

*These figures are in addition to the figures shown on the following Life pages.

1990 - LIFE INSURANCE - DIRECT DISBURSEMENTS TO

COMPANY	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Dividends $'000	Total $'000
Abbey Life Insurance Co. of Canada	0	0	0	0	0	0
Aetna Life Insurance Company	79	0	1	39	1	120
Aetna Life Insurance Co. of Canada	201	0	15	363	94	673
Alexander Hamilton Life Insurance Co.	0	0	0	0	0	0
Allstate Life Insurance Co. of Canada	8	0	0	18	0	26
American Bankers Life Assce. of Florida	0	0	0	0	0	0
American Life Insurance Company	150	0	0	0	0	150
AMEX Life Assurance Company	0	0	0	0	0	0
Balboa Life Insurance Company	0	0	0	0	0	0
Blue Cross Life Ins. Co. of Canada	12	0	0	0	0	12
Canada Life Assurance Company	437	0	81	632	671	1,821
Chrysler Life Insurance Co. of Canada	0	0	0	0	0	0
CIGNA Life Insurance Company of Canada	0	0	0	0	0	0
Citadel Life Assurance Company	148	0	4	413	66	631
College Retirement Equities Fund	0	0	0	0	0	0
Colonia Life Insurance Company	100	0	0	3	0	103
Combined Insurance Co. of America	0	0	0	3	0	3
Commercial Union Life Assce.Co.of Canada	175	2	15	127	130	449
Confederation Life Insurance Company	1,263	5	77	653	462	2,460
Connecticut General Life Insurance Co.	0	0	0	0	0	0
Cooperants, Mutual Life Ins. Society	0	0	0	0	0	0
Co-operators Life Insurance Company	144	0	36	197	330	707
Credit Life Insurance Company	0	0	0	0	0	0
Crown Life Insurance Company	501	1	120	450	579	1,651
Cumis Life Insurance Company	269	0	0	4	3	276
Cuna Mutual Insurance Society	9	0	0	21	12	42
Desjardins Life Assurance Company Inc.	0	0	0	0	3	3
Empire Life Insurance Company	93	0	27	329	56	505
Equitable Life Assce. Society of U.S.	0	0	0	0	0	0
Equitable Life Insurance Co. of Canada	814	4	29	344	925	2,116
Federated Life Insurance Co. of Canada	0	0	0	45	0	45
Financial Life Assurance Co. of Canada	166	0	22	65	0	253
Ford Life Insurance Company	0	0	0	0	0	0

POLICYHOLDERS IN MANITOBA - 1990

INSURANCE CONTRACTS LESS REINSURANCE CEDED					
GROUP					
Death Claims $'000	Disability Claims $'000	Surrender Values $'000	Div-idends $'000	Total $'000	Total of Insurance Contracts $'000
29	0	6	0	35	35
185	0	0	25	210	330
1,039	0	19	(42)	1,016	1,689
(5)	0	0	0	(5)	(5)
15	0	0	0	15	41
0	0	0	0	0	0
0	0	0	0	0	150
1	0	0	0	1	1
48	0	0	0	48	48
0	0	0	0	0	12
11,663	61	0	1,226	12,950	14,771
5	0	0	0	5	5
0	0	0	0	0	0
43	0	0	0	43	674
0	0	0	0	0	0
0	0	0	0	0	103
15	0	0	0	15	18
36	0	0	0	36	485
3,357	0	0	675	4,032	6,492
0	0	0	0	0	0
0	0	0	0	0	0
448	0	0	77	525	1,232
(1)	0	0	0	(1)	(1)
287	0	0	1	288	1,939
1,609	39	0	131	1,779	2,055
0	0	0	0	0	42
0	0	0	38	38	41
298	0	0	373	671	1,176
(25)	0	0	3	(22)	(22)
365	0	0	107	472	2,588
0	0	0	0	0	45
0	0	0	0	0	253
58	0	0	0	58	58

COMPANY	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Div-idends $'000	Total $'000
Franklin Life Insurance Company	(22)	0	0	0	2	(20)
General American Life Insurance Company	0	0	0	0	0	0
Gerling Global Life Insurance Company	(1)	0	0	0	1	0
Glacier National Life Assurance Company	4	0	0	0	0	4
Globe Life Insurance Company	47	0	0	30	0	77
Great-West Life Assurance Company	4,246	5	424	3,975	6,095	14,745
Imperial Life Assurance Co. of Canada	440	1	33	956	1,211	2,641
Industrial-Alliance Life Insurance Company	0	0	0	0	3	3
John Alden Life Insurance Company	0	0	0	0	0	0
John Hancock Mutual Life Insurance Co.	0	0	0	0	1	1
Laurentian Life & Health Insurance Corp.	0	0	0	0	1	1
Laurentian Life Insurance Co. of Canada	166	0	0	15	0	181
Laurier Life Insurance Company	0	106	0	2	0	108
London Life Insurance Company	3,953	147	377	6,540	10,276	21,293
Manufacturers Life Insurance Company	2,659	4	209	3,974	1,229	8,075
Maritime Life Assurance Company	325	0	1	1,106	163	1,595
Massachusetts Indemnity and Life Ins.Co.	258	0	0	0	0	258
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0	0
Metropolitan Life Insurance Company	694	1	316	1,911	1,452	4,374
Metropolitan Life Ins. Company of Canada	237	0	0	27	0	264
MIC Life Insurance Corporation	0	0	0	0	0	0
Minnesota Mutual Life Insurance Company	0	0	0	0	5	5
Mutual Life Assurance Company of Canada	2,146	48	50	1,880	4,672	8,796
Mutual Life Insurance Co. of New York	46	0	1	217	78	342
Mutual of Omaha Insurance Company	156	0	3	224	180	563
National Fidelity Life Insurance Company	0	0	0	2	0	2
National Life Assurance Co. of Canada	137	0	10	463	30	640
New York Life Insurance Company	665	52	20	2,088	1,704	4,529
New York Life Insurance Co. of Canada	252	0	0	312	0	564
NN Life Insurance Company of Canada	485	0	85	172	24	766
North American Life and Casualty Company	42	0	0	45	0	87
North American Life Assurance Company	1,244	1	157	2,032	1,990	5,424
North West Life Assurance Co. of Canada	100	0	0	130	0	230
Norwich Union Life Insurance Society	162	0	27	67	285	541

INSURANCE CONTRACTS LESS REINSURANCE CEDED					
GROUP					
Death Claims $'000	Disability Claims $'000	Surrender Values $'000	Div-idends $'000	Total $'000	Total of Insurance Contracts $'000
0	0	0	0	0	(20)
2	0	0	0	2	2
0	0	0	0	0	0
0	0	0	0	0	4
156	0	0	0	156	233
16,427	6	12	2,759	19,204	33,949
276	0	0	240	516	3,157
0	0	0	53	53	56
0	0	0	0	0	0
3	1	0	2	6	7
0	0	0	140	140	141
0	0	0	0	0	181
0	0	0	0	0	108
2,425	12	0	20	2,457	23,750
61	161	0	0	222	8,297
333	0	0	0	333	1,928
0	0	0	0	0	258
0	0	0	2	2	2
241	6	0	102	349	4,723
0	0	0	0	0	264
155	0	0	0	155	155
1	0	0	1	2	7
1,089	44	56	105	1,294	10,090
0	0	0	0	0	342
(20)	0	0	0	(20)	543
0	0	0	0	0	2
197	0	0	88	285	925
58	0	0	10	68	4,597
0	0	0	0	0	564
0	0	0	0	0	766
2	0	0	0	2	89
1,700	0	52	0	1,752	7,176
0	0	0	0	0	230
13	0	0	0	13	554

COMPANY	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Div-idends $'000	Total $'000
Old Republic Life Insurance Company	0	0	0	0	0	0
Paul Revere Life Insurance Company	225	0	49	208	0	482
Pennsylvania Life Insurance Company	0	0	0	26	0	26
Pierce National Life Insurance Company	156	0	1	41	0	198
Principal Mutual Life Insurance Company	0	0	0	0	1	1
Provident Life and Accident Ins. Company	0	0	0	0	0	0
Prudential Assurance Company Limited	184	0	145	301	544	1,174
Prudential Insurance Company of America	478	3	248	1,022	1,416	3,167
Prudential Life Assce.of England(Canada)	0	0	0	0	0	0
Prudential of America Life Ins.Co.(Canada)	0	0	0	0	0	0
Reliable Life Insurance Company	38	0	5	3	0	46
Royal Life Insurance Company of Canada	10	0	0	53	61	124
Seaboard Life Insurance Company	480	2	23	363	58	926
Sovereign Life Insurance Company	540	0	174	621	208	1,543
Standard Life Assurance Company	286	0	44	202	238	770
Sun Alliance & London Assce.Co. (Canada)	0	0	0	0	0	0
Sun Alliance & London Assce.Co. Limited	0	0	0	7	2	9
Sun Life Assurance Company of Canada	1,511	0	257	2,071	3,453	7,292
Teachers Ins.& Annuity Assoc. of America	0	0	0	0	3	3
Toronto Mutual Life Insurance Company	0	0	0	0	2	2
Transamerica Life Insurance Co.of Canada	1,880	0	0	31	3	1,914
Transamerica Occidental Life Ins. Co.	131	0	0	146	1	278
Travelers Insurance Company	0	0	0	0	0	0
United American Insurance Company	0	0	0	0	0	0
UNUM Life Insurance Company of America	0	0	0	0	0	0
Wawanesa Mutual Life Insurance Company	802	0	1	338	323	1,464
Westbury Canadian Life Insurance Company	7	0	0	1	0	8
Western Life Assurance Company	7	0	0	32	9	48
Winterthur Life Insurance Company	11	0	0	31	5	47
Zurich Life & Health Ins. Co. of Canada	0	0	0	0	0	0
Zurich Life Insurance Company of Canada	774	0	29	182	34	1,019
TOTALS	$30,530	$382	$3,116	$35,553	$39,095	$108,676

INSURANCE CONTRACTS LESS REINSURANCE CEDED					
GROUP					
Death Claims $'000	Disability Claims $'000	Surrender Values $'000	Div-idends $'000	Total $'000	Total of Insurance Contracts $'000
0	0	0	0	0	0
1	0	0	0	1	483
0	0	0	1	1	27
0	0	0	0	0	198
0	0	0	33	33	34
0	0	0	0	0	0
407	0	0	69	476	1,650
2,030	1	20	(107)	1,944	5,111
0	0	0	0	0	0
0	0	0	0	0	0
413	0	0	0	413	459
0	0	0	0	0	124
180	0	0	0	180	1,106
7	0	0	0	7	1,550
123	0	0	0	123	893
0	0	0	0	0	0
0	0	0	0	0	9
2,593	0	0	635	3,228	10,520
0	0	0	0	0	3
0	0	0	0	0	2
0	0	0	0	0	1,914
37	0	0	0	37	315
11	0	0	0	11	11
0	0	0	0	0	0
0	0	0	0	0	0
1,118	0	0	0	1,118	2,582
46	0	0	133	179	187
0	0	0	0	0	48
3	0	0	0	3	50
173	0	0	0	173	173
9	0	0	0	9	1,028
$49,740	$331	$165	$6,900	$57,136	$165,812

1990 - LIFE INSURANCE - DIRECT DISBURSEMENTS TO

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED				
	INDIVIDUAL				
	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000
Abbey Life Insurance Co. of Canada	0	0	0	0	0
Aetna Life Insurance Company	0	0	0	0	0
Aetna Life Insurance Co. of Canada	26	1,133	2,835	0	3,994
Alexander Hamilton Life Insurance Co.	0	0	0	0	0
Allstate Life Insurance Co. of Canada	0	1	0	0	1
American Bankers Life Assce. of Florida	0	0	0	0	0
American Life Insurance Company	0	39	0	0	39
AMEX Life Assurance Company	0	0	0	0	0
Balboa Life Insurance Company	0	0	0	0	0
Blue Cross Life Ins. Co. of Canada	0	0	0	0	0
Canada Life Assurance Company	87	4,197	4,121	1	8,406
Chrysler Life Insurance Co. of Canada	0	0	0	0	0
CIGNA Life Insurance Co. of Canada	0	0	0	0	0
Citadel Life Assurance Company	28	309	2,242	4	2,583
College Retirement Equities Fund	0	8	0	0	8
Colonia Life Insurance Company	0	87	27	0	114
Combined Insurance Co. of America	0	0	0	0	0
Commercial Union Life Assce.Co.of Canada	0	27	414	0	441
Confederation Life Insurance Company	60	2,283	1,927	8	4,278
Connecticut General Life Insurance Co.	0	0	0	0	0
Cooperants, Mutual Life Ins. Society	0	0	0	0	0
Co-operators Life Insurance Company	29	292	226	5	552
Credit Life Insurance Company	0	0	0	0	0
Crown Life Insurance Company	85	1,739	613	18	2,455
Cumis Life Insurance Company	0	91	0	0	91
Cuna Mutual Insurance Society	0	8	0	0	9
Desjardins Life Assurance Company Inc.	0	0	0	0	0
Empire Life Insurance Company	15	678	518	7	1,218
Equitable Life Assce. Society of U.S.	0	0	0	0	0
Equitable Life Insurance Co. of Canada	88	1,304	4,887	14	6,293
Federated Life Insurance Co. of Canada	0	3	18	0	21
Financial Life Assurance Co. of Canada	0	0	0	0	0

POLICYHOLDERS IN MANITOBA - 1990

ANNUITY CONTRACTS LESS REINSURANCE CEDED						
GROUP						
Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Div-idends $'000	Total $'000	Total Payments in respect of Annuity Contracts $'000	Total Disburse-ments for Insur-ance & Annuity Contracts $'000
0	0	0	0	0	0	35
0	0	0	0	0	0	330
9	544	2,225	0	2,778	6,772	8,461
0	0	0	0	0	0	(5)
0	0	7	0	7	8	49
0	0	0	0	0	0	0
0	0	0	0	0	39	189
0	0	0	0	0	0	1
0	0	0	0	0	0	48
0	0	0	0	0	0	12
70	1,888	1,124	0	3,082	11,488	26,259
0	0	0	0	0	0	5
0	0	0	0	0	0	0
0	40	158	0	198	2,781	3,455
0	0	0	0	0	8	8
0	0	0	0	0	114	217
0	0	0	0	0	0	18
0	0	(2)	0	(2)	439	924
0	0	0	0	0	4,278	10,770
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	199	743	93	1,035	1,587	2,819
0	0	0	0	0	0	(1)
80	446	437	0	963	3,418	5,357
7	0	572	0	579	670	2,725
0	0	0	0	0	9	51
0	0	0	0	0	0	41
0	66	379	0	445	1,663	2,839
0	4	0	0	4	4	(18)
0	63	277	0	340	6,633	9,221
0	0	0	0	0	21	66
0	0	0	0	0	0	253

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED				
	INDIVIDUAL				
	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000
Ford Life Insurance Company	0	0	0	0	0
Franklin Life Insurance Company	0	0	0	0	0
General American Life Insurance Company	0	0	0	0	0
Gerling Global Life Insurance Company	0	0	0	0	0
Glacier National Life Assurance Company	0	0	0	0	0
Globe Life Insurance Company	0	0	0	0	0
Great-West Life Assurance Company	1,762	13,368	26,826	60	42,016
Imperial Life Assurance Co. of Canada	151	5,159	12,075	2	17,387
Industrial-Alliance Life Insurance Company	0	0	0	0	0
John Alden Life Insurance Company	10	0	0	0	10
John Hancock Mutual Life Insurance Co.	0	0	0	0	0
Laurentian Life & Health Insurance Corp.	0	0	0	1	1
Laurentian Life Insurance Co. of Canada	0	0	0	0	0
Laurier Life Insurance Company	0	0	0	0	0
London Life Insurance Company	381	3,379	6,661	123	10,544
Manufacturers Life Insurance Company	622	1,838	9,079	12	11,551
Maritime Life Assurance Company	30	1,356	2,532	0	3,918
Massachusetts Indemnity and Life Ins.Co.	0	0	53	0	53
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0
Metropolitan Life Insurance Company	358	299	3,260	4	3,921
Metropolitan Life Ins. Company of Canada	0	0	94	0	94
MIC Life Insurance Corporation	0	0	0	0	0
Minnesota Mutual Life Insurance Company	0	0	0	0	0
Mutual Life Assurance Company of Canada	535	6,742	13,049	2	20,328
Mutual Life Insurance Co. of New York	0	0	0	0	0
Mutual of Omaha Insurance Company	0	15	35	7	57
National Fidelity Life Insurance Company	0	0	0	0	0
National Life Assurance Co. of Canada	4	410	351	1	766
New York Life Insurance Company	0	156	7	0	163
New York Life Insurance Co. of Canada	131	380	1,674	0	2,185
NN Life Insurance Company of Canada	33	1,090	1,318	0	2,441
North American Life and Casualty Company	0	0	0	0	0
North American Life Assurance Company	222	6,253	5,702	2	12,179
North West Life Assurance Co. of Canada	144	0	483	0	627

ANNUITY CONTRACTS LESS REINSURANCE CEDED						
GROUP						
Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Div-idends $'000	Total $'000	Total Payments in respect of Annuity Contracts $'000	Total Disburse-ments for Insur-ance & Annuity Contracts $'000
0	0	0	0	0	0	58
0	0	0	0	0	0	(20)
0	0	0	0	0	0	2
0	0	0	0	0	0	0
0	0	0	0	0	0	4
0	0	0	0	0	0	233
2,298	25,828	105,616	51	133,793	175,809	209,758
0	0	449	0	449	17,836	20,993
0	0	0	0	0	0	56
0	0	0	0	0	10	10
0	2	0	1	3	3	10
0	0	0	0	0	1	142
0	0	0	0	0	0	181
0	0	0	0	0	0	108
66	7,660	4,817	0	12,543	23,087	46,837
135	912	16,167	130	17,344	28,895	37,192
0	0	0	0	0	3,918	5,846
0	0	0	0	0	53	311
0	4	0	0	4	4	6
7	1,440	1,348	2	2,797	6,718	11,441
0	0	0	0	0	94	358
0	0	0	0	0	0	155
0	0	0	0	0	0	7
83	2,698	6,951	0	9,732	30,060	40,150
0	0	0	0	0	0	342
0	0	2	0	2	59	602
0	0	0	0	0	0	2
16	475	6,967	2,275	9,733	10,499	11,424
0	132	0	0	132	295	4,892
0	0	0	0	0	2,185	2,749
0	0	0	0	0	2,441	3,207
0	0	0	0	0	0	89
108	2,250	11,428	4	13,790	25,969	33,145
0	0	0	0	0	627	857

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED				
	INDIVIDUAL				
	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Div-idends $'000	Total $'000
Norwich Union Life Insurance Society	0	336	167	6	509
Old Republic Life Insurance Company	0	0	0	0	0
Paul Revere Life Insurance Company	0	51	2,087	0	2,138
Pennsylvania Life Insurance Company	0	0	22	0	22
Pierce National Life Insurance Company	0	23	0	0	23
Principal Mutual Life Insurance Company	0	0	0	0	0
Provident Life and Accident Ins. Company	0	0	0	0	0
Prudential Assurance Company Limited	0	496	3,070	0	3,566
Prudential Insurance Company of America	32	154	1,139	92	1,417
Prudential Life Assce.of England(Canada)	14	381	1,245	0	1,640
Prudential of America Life Ins. Co. (Canada)	0	0	0	0	0
Reliable Life Insurance Company	0	0	0	0	0
Royal Life Insurance Company of Canada	10	316	119	1	446
Seaboard Life Insurance Company	404	2,439	3,968	1	6,812
Sovereign Life Insurance Company	6	148	2,941	0	3,095
Standard Life Assurance Company	0	6,168	1,846	0	8,014
Sun Alliance & London Assce.Co. (Canada)	0	0	0	0	0
Sun Alliance & London Assce.Co. Limited	0	0	0	0	0
Sun Life Assurance Company of Canada	387	5,686	8,319	22	14,414
Teachers Ins.& Annuity Assoc. of America	0	23	0	31	54
Toronto Mutual Life Insurance Company	0	0	0	0	0
Transamerica Life Insurance Co.of Canada	16	3	438	0	457
Transamerica Occidental Life Ins. Co.	0	0	0	0	0
Travelers Insurance Company	0	0	0	0	0
United American Insurance Company	0	0	0	0	0
UNUM Life Insurance Company of America	0	0	0	0	0
Wawanesa Mutual Life Insurance Company	151	833	2,050	465	3,499
Westbury Canadian Life Insurance Company	0	30	0	0	30
Western Life Assurance Company	0	1	0	0	1
Winterthur Life Insurance Company	2	23	166	0	191
Zurich Life & Health Ins. Co. of Canada	0	0	0	0	0
Zurich Life Insurance Company of Canada	0	454	104	1	559
TOTALS	$5,823	$70,209	$128,708	$890	$205,631

ANNUITY CONTRACTS LESS REINSURANCE CEDED						
GROUP						
Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Div-idends $'000	Total $'000	Total Payments in respect of Annuity Contracts $'000	Total Disburse-ments for Insur-ance & Annuity Contracts $'000
0	84	13	0	97	606	1,160
0	0	0	0	0	0	0
0	0	0	0	0	2,138	2,621
0	0	0	0	0	22	49
0	0	0	0	0	23	221
0	1	0	0	1	1	35
0	0	0	0	0	0	0
0	2,519	327	36	2,882	6,448	8,098
0	105	0	1	106	1,523	6,634
0	313	122	0	435	2,075	2,075
0	0	0	0	0	0	0
0	0	0	0	0	0	459
0	0	0	0	0	446	570
0	46	0	0	46	6,858	7,964
0	0	0	0	0	3,095	4,645
3	2,456	7	0	2,466	10,480	11,373
0	0	0	0	0	0	0
0	0	0	0	0	0	9
59	3,219	2,706	0	5,984	20,398	30,918
0	0	0	0	0	54	57
0	0	0	0	0	0	2
0	0	27	0	27	484	2,398
0	28	1	0	29	29	344
0	10	0	0	10	10	21
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	3,499	6,081
0	0	0	0	0	30	217
0	0	0	0	0	1	49
0	0	12	0	12	203	253
0	356	0	0	356	356	529
0	0	50	0	50	609	1,637
$2,941	$53,788	$162,930	$2,593	$222,252	$427,883	$593,695

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 1990

COMPANY	GROSS IN FORCE AT END 1989		NEW ISSUED		GROSS IN FORCE AT END 1990	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Abbey Life Insurance Co. of Canada	161	82,896	1	2,789	152	111,749
Aetna Life Insurance Company	198	439,247	0	0	185	221,234
Aetna Life Insurance Co. of Canada	2,825	640,522	170	63,498	2,666	577,701
Alexander Hamilton Life Insurance Co.	1,972	12,097	615	3,539	2,234	11,818
Allstate Life Insurance Co. of Canada	661	32,058	2	2,306	571	30,875
American Bankers Life Assce. of Florida	0	40,854	0	3,178	0	43,966
American Life Insurance Company	2,964	305,457	131	13,840	2,837	260,417
AMEX Life Assurance Company	7	650	3	300	0	0
Balboa Life Insurance Company	5	14,746	0	0	5	15,986
Blue Cross Life Ins. Co. of Canada	20,816	83	19,027	66	19,187	81
Canada Life Assurance Company	4,117	4,712,467	285	50,084	4,111	3,845,440
Chrysler Life Insurance Co. of Canada	659	4,445	123	1,486	545	3,414
CIGNA Life Insurance Co. of Canada	0	0	0	548	0	438
Citadel Life Assurance Company	4,338	349,154	404	46,967	3,873	299,289
College Retirement Equities Fund	0	0	0	0	0	0
Colonia Life Insurance Company	572	74,993	165	24,512	712	96,726
Combined Insurance Co. of America	65	1,524	392	6,741	370	5,875
Commercial Union Life Assce. Co. of Canada	5,062	308,003	3,790	31,108	4,526	326,695
Confederation Life Insurance Company	8,601	1,753,469	358	166,878	8,172	1,856,722
Connecticut General Life Insurance Co.	118	1,388	0	0	117	1,307
Cooperants, Mutual Life Ins. Society	35	233	2	39	34	208
Co-operators Life Insurance Company	9,462	819,538	213	26,384	9,159	915,548
Credit Life Insurance Company	241	2,598	0	0	157	1,241
Crown Life Insurance Company	4,950	343,191	323	32,260	4,893	359,169
Cumis Life Insurance Company	3,873	802,810	1,688	172,707	4,547	878,218
Cuna Mutual Insurance Society	384	1,709	0	0	357	1,586
Desjardins Life Assurance Company Inc.	262	1,631	2	26	254	1,561
Empire Life Insurance Company	2,031	258,451	115	9,286	1,847	266,603
Equitable Life Assce. Society of the U.S.	10	13,680	2	10	10	13,413
Equitable Life Insurance Co. of Canada	4,146	371,405	913	91,915	4,769	428,540
Federated Life Insurance Co. of Canada	1,106	54,300	25	2,575	961	45,876
Financial Life Assurance Co. of Canada	1,069	169,310	134	63,747	1,072	211,334
Ford Life Insurance Company	1,401	16,604	468	7,025	1283	13,883
Franklin Life Insurance Company	44	4,695	0	0	34	3,500
General American Life Insurance Company	0	1,818	0	0	0	963

COMPANY	GROSS IN FORCE AT END 1989		NEW ISSUED		GROSS IN FORCE AT END 1990	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Gerling Global Life Insurance Company	0	0	0	0	0	0
Glacier National Life Assurance Company	63	776	4	12	2	6
Globe Life Insurance Company	278	17,578	0	1,670	259	12,781
Great-West Life Assurance Company	29,507	10,730,153	3,535	586,515	30,260	11,075,962
Imperial Life Assurance Co. of Canada	11,284	1,240,986	1,265	121,512	11,398	632,368
Industrial-Alliance Life Ins. Company	127	4,652	3	290	122	5,196
John Alden Life Insurnace Compnay	0	0	0	0	0	0
John Hancock Mutual Life Insurance Co.	9	1,509	0	0	9	1,517
Laurentian Life & Health Insurance Corp.	37	707	6	1,725	39	2,401
Laurentian Life Insurance Co. of Canada	1,224	31	0	0	1,146	27
Laurier Life Insurance Company	954	151,478	127	26,088	992	163,976
London Life Insurance Company	81,862	3,101,311	4,279	326,834	79,269	3,157,594
Manufacturers Life Insurance Company	15,583	966,819	1,207	155,492	14,939	1,003,527
Maritime Life Assurance Company	2,722	473,066	141	24,845	2,594	636,702
Massachusetts Indemnity & Life Ins. Co.	1,889	274,140	645	112,567	1,757	265,860
Massachusetts Mutual Life Insurance Co.	7	908	0	0	6	829
Metropolitan Life Insurance Company	37,799	456,758	324	13,131	37,077	493,929
Metropolitan Life Ins. Company of Canada	2,424	338,524	1,163	191,641	3,242	478,870
MIC Life Insurance Corporation	2,176	102,655	5,187	91,577	6,223	51,244
Minnesota Mutual Life Insurance Company	39	815	0	0	44	936
Mutual Life Assurance Company of Canada	25,485	2,126,504	1,890	355,138	25,687	2,371,717
Mutual Life Insurance Co. of New York	453	3,418	0	0	374	2,717
Mutual of Omaha Insurance Company	2,604	93,995	284	12,797	2,437	114,817
National Fidelity Life Insurance Company	7	1,313	0	0	2	250
National Life Assurance Co. of Canada	3,242	583,401	430	78,273	3,280	619,783
New York Life Insurance Company	13,229	808,236	493	72,687	11,935	742,229
New York Life Insurance Co. of Canada	4,631	495,504	1,463	237,787	5,987	694,905
NN Life Insurance Company of Canada	3,749	309,100	331	26,156	3,591	303,789
North American Life and Casualty Company	299	1,948	0	0	277	1,694
North American Life Assurance Company	20,541	2,081,687	1,773	215,047	20,739	2,32r,132
North West Life Assurance Co. of Canada	2,377	225,241	1,041	107,739	2,836	280,737
Norwich Union Life Insurance Society	1,238	100,343	477	25,293	1,552	112,040
Old Republic Life Insurance Company	6	17	0	0	0	0
Paul Revere Life Insurance Company	1,770	99,120	60	9,799	1,672	98,192
Pennsylvania Life Insurance Company	451	9,738	308	5,778	737	14,681
Pierce National Life Insurance Company	3,558	8,472	261	692	3,603	8,770
Principal Mutual Life Insurance Company	2	12,646	0	0	2	13,718

COMPANY	GROSS IN FORCE AT END 1989		NEW ISSUED		GROSS IN FORCE AT END 1990	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Provident Life and Accident Ins. Company	0	21,365	0	0	0	8,351
Prudential Assurance Company Limited	3,181	244,117	184	10,789	3,175	227,271
Prudential Insurance Company of America	16,497	1,421,223	233	75,062	15,319	1,483,021
Prudential Life Assce. of England (Canada)	127	24,356	75	13,295	177	34,890
Prudential of America Life Ins. Co. (Canada)	0	0	11	1,093	11	1,093
Reliable Life Insurance Company	99	136,609	24	140,973	94	137,073
Royal Life Insurance Company of Canada	697	29,692	70	2,580	721	29,910
Seaboard Life Insurance Company	3,803	469,079	588	192,862	3,889	536,114
Sovereign Life Insurance Company	11,098	566,608	325	62,039	9,698	537,809
Standard Life Assurance Company	965	26,132	12	5,751	910	33,830
Sun Alliance & London Assce. Co. (Canada)	126	6,319	12	1,479	131	6,842
Sun Alliance & London Assce. Co. Limited	78	4,029	2	200	76	3,394
Sun Life Assurance Company of Canada	25,038	2,552,338	2,689	303,250	25,658	2,793,178
Teachers Ins. & Annuity Assoc. of America	9	366	0	0	9	368
Toronto Mutual Life Insurance Company	438	30,393	35	297	432	26,732
Transamerica Life Insurance Co. of Canada	3,745	432,920	767	136,172	4,194	532,466
Transamerica Occidental Life Ins. Co.	1,702	65,007	33	3,059	1,498	50,202
Travelers Insurance Company	0	9,364	0	164	0	9,202
United American Insurance Company	11	60	9	45	10	60
UNUM Life Insurance Company of America	1	123	1	73	3	237
Wawanesa Mutual Life Insurance Company	8,127	796,836	912	90,608	8,430	857,871
Westbury Canadian Life Insurance Company	2,539	278,335	203	30,454	4,288	310,528
Western Life Assurance Company	460	6,816	1	250	422	5,795
Winterthur Life Insurance Company	4,338	26,187	404	3,524	3,873	22,447
Zurich Life & Health Ins. Co. of Canada	269	106,492	115	48,869	389	160,595
Zurich Life Insurance Company of Canada	6,563	789,344	620	65,844	6,256	715,681
TOTALS	443,692	$44,503,687	63,337	$4,813,651	443,392	$45,067,232

RECIPROCAL EXCHANGES

LIABILITY

COMPANY	1989 Premiums $'000	1989 Losses $'000	1990 Premiums $'000	1990 Losses $'000
Canadian Lawyers Insurance Association	693	112	637	212
Canadian Universities Recip. Ins. Exch.	75	44	68	52
Canadian Oil & Gas Reciprocal Ins. Exch.	0	0	0	0
Healthcare Ins. Reciprocal of Canada	98	50	775	157
Lumbermen's Underwriting Alliance	0	0	0	0
TOTALS	$866	$206	$1480	$421

PROPERTY - (COMMERCIAL)

COMPANY	1989 Premiums $'000	1989 Losses $'000	1990 Premiums $'000	1990 Losses $'000
Canadian Lawyers Insurance Association	0	0	0	0
Canadian Universities Recip. Ins. Exch.	210	199	209	(71)
Canadian Oil & Gas Reciprocal Ins. Exch.	0	0	0	0
Healthcare Ins. Reciprocal of Canada	0	0	0	0
Lumbermen's Underwriting Alliance	193	6	36	3
TOTALS	$403	$205	$245	$(68)

FRATERNAL SOCIETIES

NAME OF SOCIETY and HEAD OFFICE	Total Premiums & Dues Collected in Canada $'000	Total Premiums & Dues Collected in Manitoba $'000	Total Disbursements in Canada $'000	Disbursements in Man. excluding Expenses $'000	Total Life & Annuity Certs in Manitoba at end 1988 $'000	Total Life & Annuity Certs in Manitoba at end 1989 $'000	Total Life & Annuity Certs in Canada at end 1989 $'000
CORRECTION for 1988 Business for-							
Independent Order of Foresters, Toronto, Ont.	46,283	2,808	11,504	685	127,789	131,620	2,545,153
FRATERNAL SOCIETIES - 1988 - CORRECTED TOTALS	119,416	8,626	56,985	4,892	315,583	335,291	5,494,013

FRATERNAL SOCIETIES -1989

ACTRA Fraternal Benefit Society, Toronto, Ont.	12,385	229	1,756	40	1,721	2,692	125,292
Associated Canadian Travellers, Calgary, Alta.	353	18	169	11	115	139	2,307
Canadian Foresters Life Ins. Society, Brantford, Ont.	15,994	786	15,935	825	7,324	7,008	95,431
Canadian Woodmen of the World, London, Ont.	328	2	648	3	71	69	10,179
Grand Orange Lodge of British America, Toronto, Ont.	1,473	4	742	13	97	89	36,147
Independent Order of Foresters, Toronto, Ont.	44,639	2,530	12,788	632	131,620	129,060	2,567,340
Knights of Columbus, New Haven, Conn.	35,837	3,223	20,070	1,743	112,645	126,661	1,855,097
Lutheran Life Ins. Society of Canada, Waterloo, Ont.	19,032	2,891	8,725	958	70,407	77,695	569,678
Manitoba Motor Club Insurance Co. Inc., Winnipeg, Man.	110	110	56	56	0	0	0
North American Benefit Association, Port Huron, Mich.	469	0	338	0	0	0	29,833
North West Commercial Travellers Assoc.of Can., Waterloo,Ont.	286	110	253	83	3,331	359	9,128
Sons of Norway, Minneapolis, Minn.	1,057	30	686	12	0	0	63,364
Sons of Scotland Benevolent Association, Toronto, Ont.	247	21	630	75	2	2	16
Ukrainian Fraternal Society of Canada, Winnipeg, Man.	123	48	219	77	2,738	2,776	6,756
Ukrainian Mut.Ben.Assoc.of St.Nicholas of Can., Winnipeg,Man.	211	63	340	154	3,297	3,106	651
Ukrainian National Association, Inc., Jersey City, NJ	347	11	414	10	456	481	10,860
United Commercial Travelers of America, Columbus, Ohio	301	24	116	(2)	0	0	0
Workers Benevolent Association of Canada, Winnipeg, Man.	143	28	538	95	1,467	1,518	8,320
TOTALS	$133,335	$10,128	$64,425	$4,785	$335,291	$351,655	$5,420,419

Manitoba

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October 28, 1991

1 9 9 1 ANNUAL REPORT OF THE SUPERINTENDENT OF INSURANCE

CORRECTION

PAGE 66 — The Table on page 66 is incorrect. Refer to the correct Table printed below.

FRATERNAL SOCIETIES							
NAME OF SOCIETY and HEAD OFFICE	Total Premiums & Dues Collected in Canada $'000	Total Premiums & Dues Collected in Manitoba $'000	Total Disbursements in Canada $'000	Disbursements in Man. excluding Expenses $'000	Total Life & Annuity Certs in Manitoba at end 1988 $'000	Total Life & Annuity Certs in Manitoba at end 1989 $'000	Total Life & Annuity Certs in Canada at end 1989 $'000
CORRECTION for 1989 Business for-							
North West Commercial Travellers Assoc.of Can., Waterloo,Ont.	296	110	253	83	3,331	3,510	9,128
Ukrainian Mut.Ben.Assoc.of St.Nicholas of Can., Winnipeg,Man.	211	63	340	184	3,297	3,106	5,351
FRATERNAL SOCIETIES - 1989 - CORRECTED TOTALS	$133,335	$10,128	$64,425	$4,785	$335,291	$354,806	$5,425,119

FRATERNAL SOCIETIES -1990							
ACTRA Fraternal Benefit Society, Toronto, Ont.	11,026	224	2,481	14	2,692	3,552	179,068
Associated Canadian Travellers, Calgary, Alta.	381	22	250	25	139	133	2,606
Canadian Foresters Life Ins. Society, Brantford, Ont.	15,441	862	17,198	897	7,008	6,640	87,817
Grand Orange Lodge of British America, Toronto, Ont.	1,529	4	772	11	89	83	37,409
Independent Order of Foresters, Toronto, Ont.	47,135	1,969	15,381	950	129,060	135,329	2,665,121
Knights of Columbus, New Haven, Conn.	40,382	3,522	21,681	2,252	126,661	137,694	2,116,902
Lutheran Life Ins. Society of Canada, Waterloo, Ont.	23,717	3,244	10,954	1,122	77,695	84,835	661,042
Manitoba Motor Club Insurance Co. Inc., Winnipeg, Man.	114	114	61	61	0	0	0
North American Benefit Association, Port Huron, Mich.	451	0	283	0	0	0	29,881
North West Commercial Travellers Assoc.of Can., Waterloo,Ont.	284	108	268	106	3,511	3,419	8,994
Sons of Norway, Minneapolis, Minn.	744	0	487	0	0	0	70,937
Sons of Scotland Benevolent Association, Toronto, Ont.	225	15	848	95	2	2	1
Ukrainian Fraternal Society of Canada, Winnipeg, Man.	157	48	218	78	2,776	2,724	6,710
Ukrainian Mut.Ben.Assoc.of St.Nicholas of Can., Winnipeg,Man.	231	62	261	41	3,106	3,190	5,240
Ukrainian National Association, Inc., Jersey City, NJ	314	12	431	4	481	411	6,724
United Commercial Travelers of America, Columbus, Ohio	329	31	141	13	0	0	0
Workers Benevolent Association of Canada, Winnipeg, Man.	183	29	516	107	1,518	1,514	8,581
TOTALS	$142,843	$10,296	$72,231	$5,776	$354,738	$379,526	$5,887,013